

# 2021 EMPLOYEE BENEFITS



Benefits for the 2021 Plan Year  
Effective December 1, 2020 - November 30, 2021

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# WELCOME TO YOUR BENEFITS

Your health and the health of your family are important to ThreeWill – this is the reason we offer comprehensive health care coverage with ancillary benefit options to eligible employees and their families. ThreeWill's Benefits Package is designed to focus on your total well-being.

This guide describes ThreeWill's Employee Benefits Package. Please read through all of your materials very carefully. You have many resources available for any questions related to your plans as you enroll and throughout the year. Take advantage of those resources to be sure you receive the full benefits you need and all that is available to you. The health care coverage you elect begins with your initial eligibility date and continues through the end of the enrollment year. ThreeWill's health care benefit year begins December 1st and ends November 30th.

## Important State and Federal Notices

These notices, along with Summary Plan Descriptions (SPD) and Summary of Benefits and Coverage (SBC), can be found on HRconnection or you may contact your Human Resources department for a printed copy..

- HIPAA Notice of Special Enrollment
- Women's Health & Cancer Rights
- Privacy Practice and Rights Under HIPAA
- General COBRA Notice of Rights
- CHIPRA Notice
- Medicare Part D Creditable Coverage Notice
- Health Care Reform Provision Notices

## CONTENTS

Eligibility & Enrollment.....	3
Medical Benefits.....	4
Prescription Benefits.....	5
Dental & Vision Benefits.....	6
Life, Disability & Critical Illness.....	7
Additional Benefits.....	8
401(k) Retirement.....	9
Enrollment Instructions.....	10
Employee Contributions & Contacts.....	12
Where to Go Guide.....	13
Terms to Know.....	14
Notes.....	15



The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by ThreeWill. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.

## Eligibility

ThreeWill employees working at least 30 hours per week are eligible for benefits. Your benefits are effective the first day of the month following your date of hire. Additionally, you may enroll during your annual Open Enrollment period for a December 1 effective date. At termination, medical, dental and vision benefits will continue until the end of the month after your termination date. Life and disability benefits will end on your last day worked.

You may enroll the following eligible dependents in our group benefit plans:

- Your legal spouse
- Your natural, adopted or stepchildren up to age 26
- Unmarried children of any age if disabled and claimed as a dependent on your federal income taxes

## Making Your Benefit Elections

It is important that you make your benefit elections within the timeframe allowed during your New Hire or Open Enrollment period. Postponing the confirmation of your elections will result in a delay in enrollment processing. In other words, if you wish to see a doctor or fill a prescription soon after your benefits begin, please make your elections in a timely fashion or you may experience a delay. Once you confirm your benefit elections, your next opportunity to change or elect benefits will not be until the next Open Enrollment period, unless you experience a qualifying Life Event.

## Making Changes To Your Benefits

Outside of your initial New Hire or Open Enrollment period, changes to your benefits can only be made throughout the year within 30 days of a qualifying Life Event. Examples of a qualifying Life Event include:

- Marriage
- Divorce
- Birth or adoption of a child
- Loss of coverage elsewhere

To report a Life Event, contact your Human Resources Department. Documentation must be provided.

## Your Responsibility

- Review this booklet in its entirety.
- Determine which benefits are best for you and your family.
- Log into [hrconnection.com](https://hrconnection.com) during your enrollment window. Login instructions are provided on page 10 of this guide.
- You must fully confirm your benefit choices through HRconnection in order for them to be effective.



### YOUR BENEFIT RESOURCES

More details about the benefits offered to you can be found by:

- Logging into HRconnection
  - Registering on the insurance company websites
  - Downloading the insurance company smartphone apps (if available)
  - Calling the insurance company directly
- If you have questions or need assistance enrolling, contact Human Resources or our partners at McGriff.

# MEDICAL BENEFITS

ThreeWill employees have the choice between two medical plans offered through AllSavers and United Healthcare for you, your spouse, and dependent children to age 26. Each plan offers preventive care at 100%, an out-of-pocket maximum to protect you should a catastrophic event occur, and out-of-network coverage when needed. Although out-of-network coverage is available, using network providers will save you money.

A web-based tool is available for plan members to navigate through UHC's wide range of health information and programs, as well as track personal claims history, find in-network providers and search for preferred medications. To register visit [myallsaversconnect.com](http://myallsaversconnect.com) or contact United Healthcare's Customer Service at 800-291-2634. To search for providers, select "Find a Doctor," "Search for Doctors and Hospital," select your state, and select "Choice Plus."

## Preventive Care

We encourage you and your dependents to have annual wellness exams. Most preventive exams and well-child exams (including immunizations) are covered at 100% under the plans. Preventive exams can detect if you are at risk for, or already have, a chronic disease that may be preventable. Talk to your health care provider to find out which screenings are recommended for you and when you need them.

IN-NETWORK SERVICES	ALT 2 P2000 PLAN	ALT 1 P1500 PLAN
<b>Deductible</b> (calendar year basis) Individual / Family	\$2,000 / \$4,000	\$1,500 / \$3,000
<b>Out-of-Pocket Maximum</b> Individual / Family	\$7,900 / \$15,800	\$4,000 / \$8,000
<b>Coinsurance</b>	80%	80%
<b>Preventive Care Visit</b>	No charge	No charge
<b>Primary Care Visit</b>	\$25 copay	\$25 copay
<b>Specialist Visit</b>	\$75 copay	\$75 copay
<b>Testing</b> ■ Diagnostic (x-ray, bloodwork) ■ Imaging (CT/PET scans, MRIs)	Plan pays 80% Plan pays 80%	Plan pays 80% Plan pays 80%
<b>Urgent Care</b> ■ Physician ■ Facility	\$50 copay \$50 copay	\$50 copay \$50 copay
<b>Emergency Room</b> ■ Physician ■ Facility	Plan pays 80% \$300 copay then plan pays 80%	Plan pays 80% \$300 copay then plan pays 80%
<b>Inpatient Hospital</b> ■ Facility fee ■ Physician ■ Surgeon	Plan pays 80% \$75 copay Plan pays 80%	Plan pays 80% \$75 copay Plan pays 80%
<b>Outpatient Surgery</b> ■ Facility fee ■ Physician ■ Surgeon	Plan pays 80% \$75 copay Plan pays 80%	Plan pays 80% \$75 copay Plan pays 80%

In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD. Deductibles are on a calendar year basis.



When you enroll in an AllSavers medical plan, you are automatically enrolled in prescription drug coverage. Prescription drug coverage is one of the most valuable, but also one of the most expensive, benefits offered. Always discuss lower cost alternatives with your physician and check the insurance company's website for a complete drug list at [myallsavers.com](http://myallsavers.com).

## Saving on Prescriptions

If you regularly take the same medications, a mail order program may allow you to get a three-month supply for a lower cost, saving you trips to the pharmacy and time waiting in line. In addition, many chain pharmacies offer certain generic medications at deep discounts, and some will dispense certain antibiotics for free. Check with your pharmacy to determine if any special programs are available.

## Find The Lowest Drug Prices with GoodRx

Drug prices can vary widely between pharmacies. GoodRx finds the lowest prices and discounts by collecting and comparing prices for every FDA-approved prescription drug at more than 70,000 U.S. pharmacies. Simply download the GoodRx app to find the lowest drug prices in your area and show your smartphone to the pharmacist to save. Go to [goodrx.com](http://goodrx.com) to get started.

IN-NETWORK SERVICES	ALT 2 P2000 PLAN	ALT 1 P1500 PLAN
Pharmacy deductible	N/A	N/A
Retail (30 day supply)		
■ Tier 1	\$15 copay	\$15 copay
■ Tier 2	\$50 copay	\$50 copay
■ Tier 3	\$150 copay	\$150 copay
■ Tier 4	\$300 copay	\$300 copay
Mail Order (90 day supply)		
■ Tier 1	\$38 copay	\$38 copay
■ Tier 2	\$125 copay	\$125 copay
■ Tier 3	\$375 copay	\$375 copay
■ Tier 4	\$750 copay	\$750 copay

In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD.

## HEALTHCARE REFORM AND THE MEDICAL PLAN

In addition to the ThreeWill medical plan you are offered, you have the option of seeking coverage through the Healthcare Marketplace. Please note, because the ThreeWill medical plan is considered affordable coverage, you may not be eligible for a federal subsidy. Visit the Insurance Marketplace at [HealthCare.gov](http://HealthCare.gov) to see if you qualify.



# DENTAL & VISION BENEFITS

## Dental Care

Dental coverage is provided through Guardian. There are two dental plans to choose from: the NAP plan (Network Access Plan) and the Value plan. The NAP plan gives you the freedom to choose any dentist, but you pay less out-of-pocket when you choose an in-network dentist. With the Value plan you must seek care from an in-network dentist. The premiums are the same for both plans.

To find out if your dentist is in-network, visit [guardiananytime.com](http://guardiananytime.com), click “Find a Provider,” select “Find a Dentist,” select the “PPO plan” and enter your specific search criteria. Eligible dependent children may be covered up to age 20. If a child is a full-time student, coverage can continue to age 26. Additionally, the plan offers ways to earn free tuition rewards. For details or to register, go to [guardiancollegetuitionbenefit.com](http://guardiancollegetuitionbenefit.com).

IN-NETWORK SERVICES	NAP PLAN	VALUE PLAN
<b>Deductible</b>	\$50 Individual / \$150 Family max	\$50 Individual / \$150 Family max
<b>Annual Maximum</b>	\$1,000 per person	\$1,000 per person
<b>Preventive Services</b> Cleanings, exams, sealants, x-rays	Plan pays 100%, no deductible	Plan pays 100%, no deductible
<b>Basic Services</b> Anesthesia, fillings, simple extractions	Plan pays 80% after deductible	Plan pays 100% after deductible
<b>Major Services</b> Bridges, dentures, crowns, root canal, extractions	Plan pays 50% after deductible	Plan pays 60% after deductible
<b>Out-of-Network Reimbursement</b>	Usual and customary fee	Network fee schedule
<b>Network</b>	DentalGuard Preferred	DentalGuard Preferred

In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD. Deductibles are on a calendar year basis.

## Vision Care

Vision coverage is offered to you and all dependents at **no cost** through Guardian. Even if you do not elect the medical or a dental plan, be sure to list dependents on your enrollment form to receive vision benefits. The plan offers both in and out-of-network benefits at over 50,000 locations nationwide.

To find out if your provider is in the Guardian network, visit [guardiananytime.com](http://guardiananytime.com), click “Find a Provider,” click “Find a Vision Provider,” select “VSP” as your vision plan, and enter your specific search criteria. Eligible dependent children may be covered up to age 20. If a child is a full-time student, coverage can continue to age 26.

IN-NETWORK SERVICES	VISION PLAN	FREQUENCY
<b>Eye Exam</b>	\$10 copay	Once every 12 months
<b>Standard Lenses</b>	\$25 copay	Once every 12 months
<b>Frames</b>	\$130 allowance then 20% off any remaining balance	Once every 24 months
<b>Contact Lenses</b> ■ Elective ■ Medically necessary	\$130 allowance, copay waived Covered in full after copay	Once every 12 months*

\*In lieu of glasses.

In-network services only are illustrated. This is meant to be a brief summary only. For full plan details refer to the SPD. Deductibles are on a calendar year basis.

## Basic Life and AD&D

ThreeWill provides each employee with basic life and basic AD&D insurance through Guardian and pays for the full cost of coverage. Employees receive a flat \$25,000 in coverage. In addition, your spouse is eligible for \$5,000 of coverage. Dependent children up to age 26 are eligible for up to \$2,500 of coverage.

## Disability Insurance

When you are totally disabled and unable to work due to an accident or illness, ThreeWill provides disability benefits. ThreeWill pays the full cost of coverage for both Short-Term Disability and Long-Term Disability. Disability benefits will provide for a percentage of your salary once you satisfy the waiting period.



DISABILITY	SHORT-TERM	LONG-TERM
Waiting Period	Accident/Illness: 30 days	90 days
Percentage of Salary Replaced	60% of pre-tax weekly earnings	60% of pre-tax monthly earnings
Maximum Benefit	\$500/week	\$6,000/month
Benefits Payable	Up to 9 weeks	End of disability or normal Social Security retirement age
Pre-Existing Conditions	None	24 month waiting period for conditions treated within 6 months of being insured

This is meant to be a brief summary only. For full plan details refer to the SPD.

## Critical Illness

This benefit will pay you a lump sum of \$1,000 upon the diagnosis of any of the five critical illnesses named below. Employees who have elected the dental plan are automatically enrolled in employee-only Critical Illness coverage at no cost. Spouses and children are not eligible.

CONDITIONS	1ST OCCURRENCE	2ND OCCURRENCE
Invasive Cancer (Type 1)	100%	50%
Heart Attack	100%	50%
Stroke	100%	50%
Kidney Failure	100%	50%
Non-Invasive Cancer (Type 2)	25%	0%

This is meant to be a brief summary only. For full plan details refer to the SPD.

# ADDITIONAL BENEFITS

## Paid Time Off

Employees of ThreeWill are encouraged to use the paid time off (PTO) made available to them. Paid time off can be used as sick time, to handle personal matters, or to care for a sick child. PTO available to a new employee in their first calendar year will be pro-rated. The amount of available PTO increases with the length of employment as shown in the schedule.

LENGTH OF SERVICE	PTO DAYS/YEAR
First Year	10 days
After 1 Year	15 days
After 4 Years	20 days
After 8 Years	25 days
After 12 Years	30 days

## Holidays

ThreeWill observes the following annual holidays:

- New Year's Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

## Volunteer Time Off

Employees of ThreeWill are allowed 40 hours per year for volunteer service.

## Employee Assistance Program

Employees of ThreeWill have access to a free and confidential Employee Assistance Program (EAP) through WorkLifeMatters which provides unlimited access to consultants by telephone, resources and tools online, and up to three face-to-face visits with counselors for help with a short-term problem.

Personal problems can occur unexpectedly, and unnecessary worrying can affect your health and your professional life. Ease the stress of any uncomfortable situation by calling and speaking with Master's level consultants when you or your family members need confidential information.

With your work-life balance EAP, you have unlimited website access at [ibhworklife.com](http://ibhworklife.com) where you can read over 3,400 helpful articles on a wide variety of topics.

- Child and elder care issues
- Alcohol and drug abuse
- Life improvement issues
- Difficulties in relationships
- Stress and anxiety issues with work or family
- Depression
- Personal achievement
- Emotional well-being
- Financial and legal concerns
- Grief issues

### CONTACT A COUNSELOR ANYTIME

800-386-7055

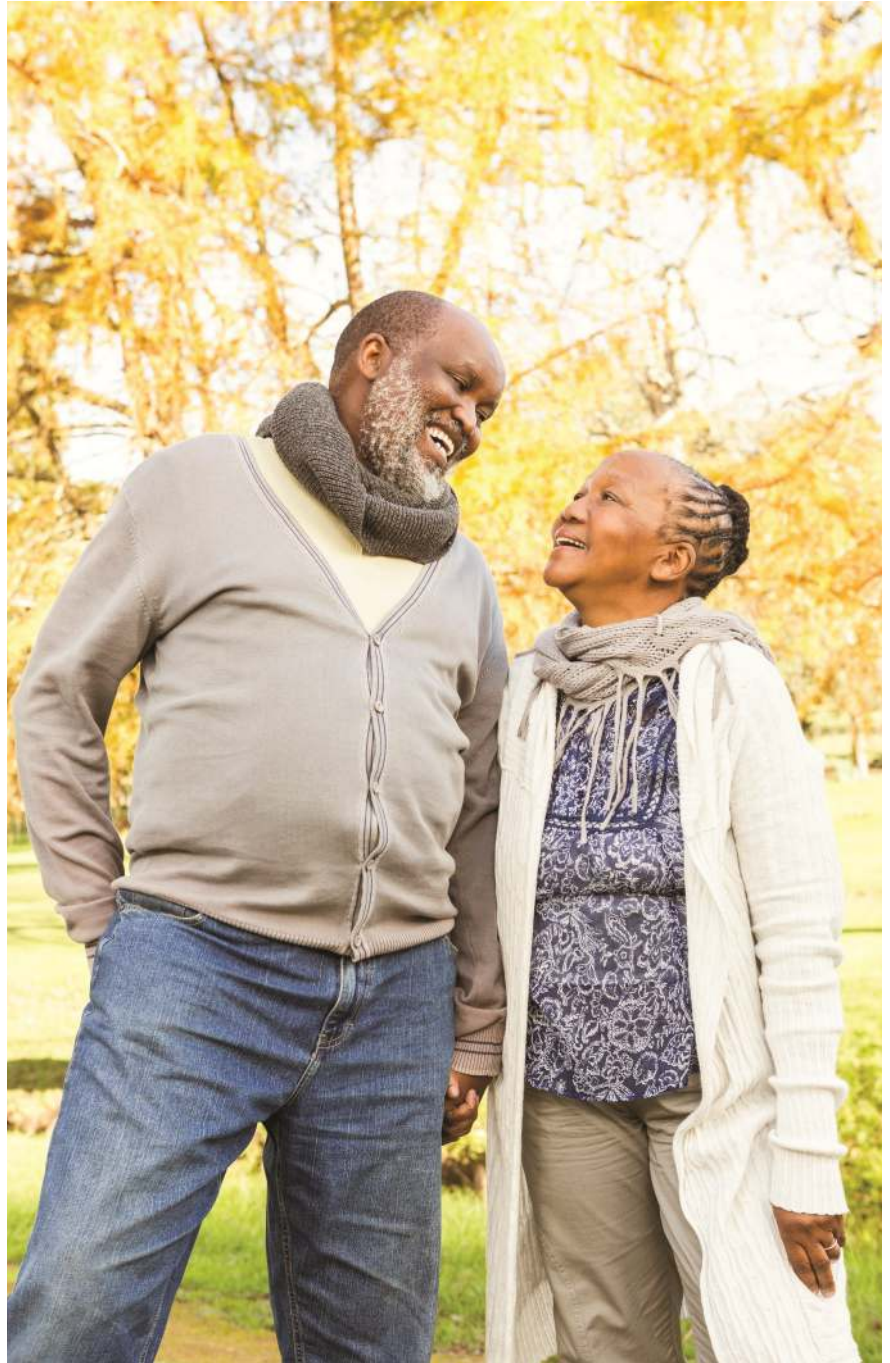
[ibhworklife.com](http://ibhworklife.com)

Username: Matters | Password: wlm70101



Saving for retirement is an important piece of your overall financial wellness. Because of this, ThreeWill offers a robust 401(k) retirement plan through a combination of a pre-tax 401(k), a Roth 401(k) and a Company Paid Safe Harbor contribution. The plan is administered by Securian Financial Group.

- Employees age 21 and over who have completed 6 months of full-time employment are eligible to participate.
- Interns - must be 21 years old and must complete 1,000 hours of service.
- Regular Part-time/Temporary/Seasonal - must be 21 years old and must complete 1,000 hours of service.
- Regular Full-time - must be 21 years old and complete 6 months of service.
- ThreeWill provides a 3% Safe Harbor automatic contribution.
- You are 100% vested in your contributions.
- Your 401(k) contributions cannot exceed the IRS annual limit of \$19,500 for 2021.
- If you are age 50 or older you may be eligible to make an additional “catch-up contribution” of up to \$6,500 on a pre-tax basis. **If you qualify and would like to take advantage of this, please contact Human Resources each calendar year.**
- Rollovers from another tax-qualified retirement plan may be accepted by the plan.



If you are uncertain about which investment options to choose, the Securian website offers interactive tools, articles, seminars, videos and more to aid you in making investment decisions. Log on at [securianretirementcenter.com](https://securianretirementcenter.com).

# ENROLLMENT INSTRUCTIONS

Our benefits portal, HRconnection, enables you to make your benefit elections from any computer, 24 hours a day, 7 days a week. We are pleased to offer you this convenient, secure, and easy-to-use enrollment website. This portal will guide you, step-by-step, through the enrollment process. For each benefit you will be able to review your choices, select your coverage level and include any dependents you want to cover for each benefit. Elections cannot be made on a cell phone or tablet.

## What you will need to get started

Social security numbers and dates of birth are required for all family members you wish to cover with your insurance benefits. **Please have this information ready before you begin enrolling.** Enrolling for the first time will take approximately 30 minutes.

ELECTIONS MUST BE MADE WITHIN THE ENROLLMENT PERIOD SPECIFIED BY YOUR HR MANAGER.

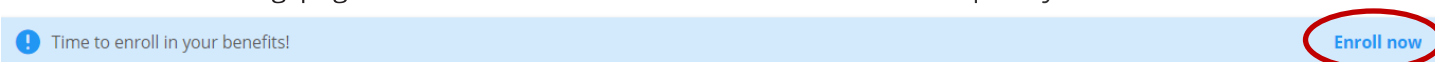
## Logging In

- ⇒ Whether you have logged into HRconnection before or are logging in for the first time, please be on the lookout for an email from [noreply@auth.zywave.com](mailto:noreply@auth.zywave.com) with the subject line saying “Welcome to HRconnection!”
- ⇒ Click the “Set up account” button in the email to verify your username which is the email address at which you received the message.
- ⇒ If you are new to HRconnection next you’ll set up your password. If you are a returning HRconnection user enter your password. If you don’t remember it, click forgot password.
- ⇒ Once logged in, you will arrive at the landing page to begin enrollment.



**IMPORTANT:** The link in the Welcome email is ONLY for one time use. Should you need to log back in later, go to [hrconnection.com](http://hrconnection.com) and enter the username and password you set up previously.

## Begin your enrollment

1. From the landing page. Click “Enroll Now” in the blue bar at the top of your screen.



2. Update your personal information as indicated by clicking on the pencil to the far right of your name. This is the “edit” button. After you enter the required information, the word “Pending” will appear beside your name instead of “Action Required”.
3. Add any dependents you wish to cover under your benefits by clicking on “Add Contact” (just above the word “Actions”). **IMPORTANT:** Be careful to designate your family members correctly as dependents (those you are covering under your benefits) and/or beneficiaries (those you’d like to receive your life insurance benefit in the event of your death). You must designate at least one contact as beneficiary if electing Life Insurance.

Open Enrollment					
Confirm Personal, Dependent, and Beneficiary Information					
Status	Name	Relationship	Dependent	Beneficiary	Actions
Action Required	Mary Douglas	Self	No	No	
Action Required	Spouse Tester	Spouse	Yes	Yes	

4. After dependent information is correctly entered, “Pending” will appear beside your name and your contacts. You can now move on to your elections by clicking the “Start now” button.

Open Enrollment

Confirm Personal, Dependent, and Beneficiary Information

[+ Add Contact](#)

Status	Name	Relationship	Dependent	Beneficiary	Actions
Pending	Mary Douglas	Self	No	No	
Pending	Spouse Tester	Spouse	Yes	Yes	

Make open enrollment elections

Note: If you can't click the **Start now** button, ensure you've confirmed your personal and contact information.

Start now

## Select Your Plans

Please note: Plans and rates displayed are for illustrative purposes only and may not reflect actual benefits offered through your employer.

You will be guided through the enrollment process beginning with your medical plan choices and may click on “View plan details” for the plan summary, rates per paycheck, and carrier contact information before making your selection.

To choose your plan, click on the “Select” button.

Next, choose what level of coverage you want (Employee only, Family, etc.).

The system will move you through each benefit type offered, showing the option to elect or waive coverage.

Select

Compare

PPO Plan 1

Effective: 8/1/2019-12/31/2019

[View plan details](#)

Cost per pay period: Monthly Cost	
Employee Only	\$118.34
Employee + Spouse	\$250.87
Employee + Child(ren)	\$207.09
Family	\$343.17

## Confirm Your Elections

Review your elections carefully from the screen saying “Looks like you’re almost done!” You still have the option to make changes from there because you have not yet confirmed your elections..

When you click the button that says “Complete forms”, you’ll be asked to agree to the terms of electronic enrollment and sign your signature using your mouse.

Next you’ll “Confirm” your elections. No further changes can be made, except by contacting Human Resources. You’ll receive a confirmation email enabling you to retrieve a summary statement for your records.

## Last Steps

Once you confirm your elections, if any additional forms are needed they will appear for your completion. Please return as instructed.

sign here

✓

Apply signature

Select each form to sign with your mouse eSignature and continue.

Elections Acknowledgement

I AGREE I AM CONFIRMING MY ELECTIONS ARE ACCURATE

✓

I intend to sign this form electronically.

☐ Send email confirmation to employee?

[Go back](#)

Confirm

# EMPLOYEE CONTRIBUTIONS

MEDICAL - PER PAY	ALT 2 P2000 PLAN	ALT 1 P1500 PLAN
Associate Only	\$0	\$0
Associate + Spouse	\$131	\$150
Associate + Child(ren)	\$155	\$178
Family	\$288	\$331

DENTAL - PER PAY	NAP PLAN	VALUE PLAN
Associate Only	\$0	\$0
Associate + Spouse	\$28	\$28
Associate + Child(ren)	\$41	\$41
Family	\$62	\$62

## Company-Paid Benefits

ThreeWill provides Vision, Basic Life and AD&D, Disability, Critical Illness, and Employee Assistance Program and pays the full cost of coverage.

### DENTAL ROLLOVER

You can rollover unused benefits year to year. As long as you go to your dentist annually and have no more than \$500 paid by the plan, each insured member can roll over up to \$250 of the annual maximum to the following calendar year.

## Contact Information

CONTACT	GROUP #	PHONE	WEB/EMAIL/MOBILE APP
Medical - United Healthcare	5400-012256	800-291-2634	myallsaversconnect.com Mobile app: Healthiest You
Dental, Vision, Life/AD&D, Disability - Guardian	474623	888-600-1600	guardiananytime.com Mobile app: Guardian Anytime
Employee Assistance Program -	N/A	800-386-7055	ibhworklife.com
401(k) Retirement - Securian	N/A	800-233-2881	securianretirementcenter.com
Benefits Help Desk - McGriff	N/A	678-808-1150	GABenefitsHelp@McGriffInsurance.com



# WHERE TO GO FOR CARE

The cost for care and time you wait can vary greatly depending on where you go. Below is a simple guide to choosing the right place to go for health care.

	CONDITIONS TREATED*	YOUR COST & TIME
<b>EMERGENCY ROOM</b>		
For the immediate treatment of critical injuries or illness. If a situation seems life-threatening, call 911 or go to the nearest emergency room. Open 24/7.	<ul style="list-style-type: none"> <li>• Sudden numbness, weakness</li> <li>• Uncontrolled bleeding</li> <li>• Seizure or loss of consciousness</li> <li>• Shortness of breath</li> <li>• Chest pain</li> <li>• Head injury/major trauma</li> <li>• Blurry or loss of vision</li> <li>• Severe cuts or burns</li> <li>• Overdose</li> </ul>	<ul style="list-style-type: none"> <li>• Costs are highest</li> <li>• No appointment needed</li> <li>• Wait times may be long, averaging over 4 hours</li> </ul>
<b>URGENT CARE CENTER</b>		
For conditions that are not life threatening. Staffed by nurses and doctors and usually have extended hours.	<ul style="list-style-type: none"> <li>• Minor cuts, sprains, burns, rashes</li> <li>• Fever and flu symptoms</li> <li>• Headaches</li> <li>• Chronic lower back pain</li> <li>• Joint pain</li> <li>• Minor respiratory symptoms</li> <li>• Urinary tract infections</li> </ul>	<ul style="list-style-type: none"> <li>• Costs are lower than an ER visit</li> <li>• No appointment needed</li> <li>• Wait times vary</li> </ul>
<b>DOCTOR'S OFFICE</b>		
The best place to receive routine or preventive care, track medications, or get a referral to see a specialist.	<ul style="list-style-type: none"> <li>• General health issues</li> <li>• Preventive services</li> <li>• Routine checkups</li> <li>• Immunizations and screenings</li> </ul>	<ul style="list-style-type: none"> <li>• May include coinsurance and/or deductible</li> <li>• Appointment usually needed</li> <li>• May have little wait time</li> </ul>
<b>CONVENIENCE CARE CLINIC</b>		
Staffed by nurse practitioners and physician assistants. Treat minor medical concerns that are not life threatening. Located in retail stores and pharmacies, they're often open nights and weekends.	<ul style="list-style-type: none"> <li>• Common cold/flu</li> <li>• Rashes or skin conditions</li> <li>• Sore throat, earache, sinus pain</li> <li>• Minor cuts or burns</li> <li>• Pregnancy testing</li> <li>• Vaccinations</li> </ul>	<ul style="list-style-type: none"> <li>• Costs are same or lower than office visit</li> <li>• No appointment needed</li> <li>• Wait times typically 15 minutes or less</li> </ul>

GREATER

COST & TIME

LESSER

\*List is not all inclusive. To find a specific health care facility or doctor, go to your medical carrier's website or call the number on your ID card. The listing of a health care professional or facility in the online directory does not guarantee that the services rendered by that professional or facility are covered under your specific medical plan. Check your official plan document for information about the services covered under your plan benefits. The information provided here is for informational purposes only. During a medical emergency, you should always visit the nearest hospital or call 911 for assistance.

## TERMS TO KNOW

**Deductible** - Amount an employee pays out of pocket prior to the insurance company paying a percentage of the provider charges.

**Coinsurance** - The amount of payment split between the employee and the insurance company. Example: Insurance company pays 80% and employee pays 20% of the charges after the deductible is met.

**Out of Pocket Maximum** - The maximum an employee is responsible for paying out of pocket in any one calendar year prior to the insurance company paying the entire eligible amount for the remaining of the calendar year.

**Network Providers** - Doctors, Hospitals and other healthcare providers who have an agreement/contract with insurance companies agreeing to charge a discounted amount for services they render.

**Pre-Authorization** - Certain procedures or hospitalizations may require that the provider receive authorization. The provider is typically the one to go through this process with the insurance company and obtain pre-authorization.

**Pre-Determination** - If you are having a major procedure done, your doctor or dentist can submit a pre-determination to the insurance company so you can know in advance of treatment how much of the bill you will be responsible for.

**Explanation of Benefits (EOB)** - The EOB is mailed to the employee after a claim is received and processed by the insurance company. The EOB will describe how the claim was processed and outline what portion of the charges are applied to the deductible, what portion the employee is responsible for, and explain if there is a denial or error processing the claim.

**Appeal** - If your health insurance company doesn't pay for a specific health care provider or service, you have the right to appeal the decision and have it reviewed by an independent third party.

**Guaranteed Issue** - The maximum amount of voluntary life insurance you can choose when making your initial election that does not require the answering of medical questions.

**Evidence of Insurability (EOI)** - The form containing medical questions that are required to be answered if you decide to elect voluntary life insurance after you have previously declined coverage, or if you decide to increase your current coverage. This may also be needed if you decide to add disability coverage after you have previously declined.



### INSURANCE COMPANY WEBSITES AND APPS

Registering on your insurance company websites and downloading the smart phone apps gives you instant access to valuable resources. In most cases you can access:

- Specific plan details
- ID cards
- In-network provider search
- Your claims history
- Other tools and resources



