



# Benefit Plan Design

Your employer is providing a benefit package that can help you get well and stay well.



Minimum Essential Coverage (MEC) covers preventive health services and health screenings for adults, women and children. Also includes:

Physician Visits & Diagnostic Testing

Prescription Drug Benefits

24/7 Telemedicine - Multilingual

Behavioral Health - Multilingual



Group Limited Indemnity (GLI) pays a fixed benefit amount for a set number of days per year.

Hospitalizations

Surgeries/Anesthesia

Emergency Room Visits

Outpatient Benefits



Eligibility • Member Cards • MEC Claims Adjudication  
For information:  
[www.loomisco.com](http://www.loomisco.com) • 877-959-9952

# Covered Services



## PREVENTIVE/Wellness Benefits\*

MEC benefits cover 100% of the cost of certain preventive health services, when delivered by a doctor or provider in your plan's network. Visit [www.HealthCare.gov/center/regulations/prevention.html](http://www.HealthCare.gov/center/regulations/prevention.html) for benefits.

## Teladoc - Telemedicine 24/7 (Multilingual)<sup>2</sup>

## Clever Health - Behavioral Health Services (Multilingual)<sup>2</sup>

## PHCS - PPO Network Services<sup>2</sup>

Primary Care Physician Visits

Specialist Office Visits

Urgent Care

Diagnostic X-ray and Lab

CT Scan/MRI (outpatient only)

## Citizens Rx - Prescription Benefits<sup>2</sup>

Tier 1 - Low Cost

Tier 2 - Generics

Tier 3 - Preferred



## LIMITED INDEMNITY BENEFITS

### Hospital Indemnity Benefits

#### Hospital Confinement

For treatment in a hospital, due to sickness or injury for 23 or more continuous hours (i.e., not less than a day)  
Note: Maternity benefit is payable as any other illness for both mother and child

#### Hospital Intensive Care Unit

For intensive and comprehensive care, when confined in an area equipped with lifesaving equipment (ICU)

#### Hospital Admission

Lump sum benefit for a hospital admission, due to sickness or injury

Note: Admission benefit for birth of a healthy child covers mother only. Benefit is payable for newborn if admitted to ICU

### Surgery/Anesthesia Benefits

#### Inpatient Surgery

For inpatient surgery in hospital due to sickness or injury

#### Outpatient Major Surgery

For outpatient major surgery in hospital or freestanding surgery center, due to sickness or injury

#### Outpatient Minor Surgery

For outpatient minor surgery in hospital or freestanding surgery center, due to sickness or injury

#### Anesthesia

For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist (payable with inpatient and outpatient major surgeries only)

### Emergency Room Benefits

#### Emergency Room for Sickness

For treatment in an ER due to sickness

#### Emergency Room for Injury

For treatment in an ER due to injury (treatment must occur within 72 hours of the accident)

### Diagnostic & Other Benefits

#### Outpatient Major Diagnostic Testing

For major diagnostic testing, ordered by a physician

#### Skilled Nursing Care Facility

For confinement in a Skilled Nursing Care Facility within 14 days of a hospital confinement of at least 3 days

### Additional Benefit Riders

#### Accident Benefit Rider

Urgent Care or Outpatient Surgical Center

Emergency Room

Hospital Confinement

#### Accident Expense Benefit Rider

Pays benefits for treatment and services incurred due to an accident; most benefits are payable per accident up to a fixed number of accidents per year.

#### Accidental Death & Dismemberment (AD&D) Rider

Pays a benefit up to a maximum amount for critical or fatal accidental injuries; benefit payable varies based on the loss incurred.

#### Critical Illness Rider

Pays a lump sum benefit upon diagnosis of 9 specified conditions: Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, Renal Failure, Coma, Paralysis, Severe Burns and Loss of Sight. Includes a 10% Additional Occurrence Benefit after a 12-month separation period.

## WEEKLY PREMIUMS PAID BY EMPLOYEE

Employee only

Employee & Spouse only

Employee & Children only

Family

### MEC BASIC

Covered at 100%

FREE & Unlimited

FREE & Unlimited

Not Included

### Discount Card

Up to 75% Discount on FDA Approved Medications

### MEC PLUS ADVANTAGE & GLOBE LIFE GLI<sup>1</sup>

Covered at 100%

FREE & Unlimited

FREE & Unlimited

\$20 Copay - 5 visits PPY

\$50 Copay - 3 visits PPY

\$50 Copay - 3 visits PPY

\$50 Copay - in offices 5 services PPY

\$1 Copay

10% Coinsurance

20% Coinsurance

### MEC PLUS ADVANTAGE & GLOBE LIFE GLI<sup>2</sup>

Covered at 100%

FREE & Unlimited

FREE & Unlimited

\$20 Copay - 5 visits PPY

\$50 Copay - 3 visits PPY

\$50 Copay - 3 visits PPY

\$50 Copay - in offices 5 services PPY

\$1 Copay

10% Coinsurance

20% Coinsurance

### MEC PLUS ADVANTAGE & GLOBE LIFE GLI<sup>3</sup>

Covered at 100%

FREE & Unlimited

FREE & Unlimited

\$20 Copay - 5 visits PPY

\$50 Copay - 3 visits PPY

\$50 Copay - 3 visits PPY

\$50 Copay - in offices 5 services PPY

\$1 Copay

10% Coinsurance

20% Coinsurance

### MEC PLUS ADVANTAGE & GLOBE LIFE GLI<sup>4</sup>

Covered at 100%

FREE & Unlimited

FREE & Unlimited

\$20 Copay - 5 visits PPY

\$50 Copay - 3 visits PPY

\$50 Copay - 3 visits PPY

\$50 Copay - in offices 5 services PPY

\$1 Copay

10% Coinsurance

20% Coinsurance

Not Included

### GLI Underwritten by Globe Life

\$100 per day - 15 days PPY

N/A

\$1,250 per day - 1 day PPY

\$250 per day - 1 day PPY

\$250 per day - 1 day PPY

\$50 per day - 1 day PPY

N/A

N/A

N/A

N/A

N/A

N/A

See Schedule up to 3 accidents PPY

\$50K Employee, \$25K Spouse, \$10K Child

\$7.5K Employee, \$3.75K Spouse, \$3.75K Child

### GLI Underwritten by Globe Life

\$100 per day - 15 days PPY

N/A

\$2,000 per day - 1 day PPY

\$500 per day - 1 day PPY

\$500 per day - 1 day PPY

\$100 per day - 1 day PPY

N/A

N/A

N/A

N/A

N/A

N/A

See Schedule up to 3 accidents PPY

\$50K Employee, \$25K Spouse, \$10K Child

\$15K Employee, \$7.5K Spouse, \$7.5K Child

### GLI Underwritten by Globe Life

\$1,250 per day - 30 days PPY

\$1,500 per day - 10 days PPY

\$2,500 per day - 1 day PPY

\$1,500 per day - 1 day PPY

\$750 per day - 1 day PPY

\$100 per day - 1 day PPY

\$500 per day - 1 day PPY

\$100 per day - 1 day PPY

\$250 per day - 1 day PPY

\$100 per day - 1 day PPY

N/A

\$150 per day - 1 day PPY

\$500 per day - 1 day PPY

\$750 per day - 1 day PPY

N/A

N/A

N/A

### GLI Underwritten by Globe Life

\$1,000 per day - 60 days PPY

\$1,500 per day - 30 days PPY

\$3,500 per day - 1 day PPY

\$2,000 per day - 1 day PPY

\$1,000 per day - 1 day PPY

\$300 per day - 1 day PPY

\$500 per day - 2 days PPY

\$350 per day - 2 days PPY

N/A

\$400 per day - 2 days PPY

\$350 per day - 60 days PPY

N/A

N/A

N/A

See Schedule up to 3 accidents PPY

N/A

\$5K Employee, \$2.5K Spouse, \$1.5K Child

PPY: Per Plan Year

\* The Apex MEC plans are PPACA compliant; they are offered by Apex Management Group and administered by Loomis. Globe Life does not underwrite the MEC plans or the non-insurance benefits.

<sup>1</sup> GLI plans are not PPACA compliant and do not satisfy any PPACA penalties.

<sup>2</sup> Non-insurance benefits are included with Apex MEC plans.

This is a solicitation for insurance. Insurance is underwritten by Globe Life And Accident Insurance Company, 3700 S Stonebridge Dr, McKinney, TX 75070. Globe Life is rated A (Excellent) by A.M. Best. This is a limited benefit policy. Coverage is not available in all states. Policy, Certificate and Rider forms: GBLI, GBLIC, GBLITLR, GBLIABR, GBLIADR, GBLIAER, GBLIALR, GBLIASR, GBLIDR, GBLIVR, GBLICIR, GBLITDR. Benefits may vary by state. Pre-existing condition limitations may apply. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. Policies are renewable at the option of Globe Life Group Benefits. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Globe Life Group Benefits uses the services of third party administrators.



**PRICE LIST:**

**Medical Insurance**

<b>WEEKLY PREMIUMS PAID BY EMPLOYEE</b>	<b>MEC Basic</b>	<b>MEC PLUS ADVANTAGE &amp; GLOBE LIFE 1</b>	<b>MEC PLUS ADVANTAGE &amp; GLOBE LIFE 2</b>	<b>MEC PLUS ADVANTAGE &amp; GLOBE LIFE 3</b>	<b>MEC PLUS ADVANTAGE &amp; GLOBE LIFE 4</b>
EMPLOYEE ONLY	\$10.38	\$22.97	\$27.80	\$30.60	\$43.82
EMPLOYEE & SPOUSE ONLY	\$19.62	\$49.51	\$59.17	\$59.27	\$90.52
EMPLOYEE & CHILDREN ONLY	\$19.62	\$43.00	\$50.73	\$58.12	\$75.95
FAMILY	\$28.85	\$71.09	\$83.65	\$96.61	\$124.20

**Vision & Dental Insurance**

<b>WEEKLY RATES</b>	<b>ZELIS DENTAL PLAN</b>	<b>VSP VISION</b>
EMPLOYEE ONLY	\$5.94	\$1.86
EMPLOYEE & SPOUSE ONLY	\$11.62	\$2.99
EMPLOYEE & CHILDREN ONLY	\$16.93	\$3.05
FAMILY	\$22.61	\$4.92

**FAQ's:**

- **The above pricing is after the employer contribution and it is your total weekly cost.** TEEMA **only** contributes towards medical only for the employee, not vision or dental or dependents.
- You will be deducted directly from each paycheck on a "pre-tax" basis starting from the week coverage begins.
- **You will "opt in" by setting up an account in the Employer Navigator portal.** This will be available a few days before your start date after you complete your onboarding paperwork.
- Please make your selection using the above Employee Navigator link, no later than your first day.
- **All plans have a 30 day waiting period.** Your insurance will begin on the 1st of the month following 30 days of employment. For example, if you join us on June 10, your insurance will begin on August 1.
- **You must work full time / 30 hours per week** to be eligible. You cannot be in an "on-call" position.



- If you Opt in, TEEMA will confirm your selections and coverage start date via email before the coverage begins. **If you do not hear from TEEMA within 30 days of your start date you have NOT chosen benefits and must let us know so we can sign you up. Please email [compliance@teemagroup.com](mailto:compliance@teemagroup.com) or call 778-401-7683**
- If you Opt in, TEEMA asks that **you check your paycheck the month benefits begin, and alert us at the above info if you do not see the correct benefits being deducted.** This will allow us to check and ensure you are signed up. We cannot sign you up weeks down the line if we are not alerted within 30 days.
- Our plans are not creditable in the state of Massachusetts as they do not meet Minimum Creditable Coverage Standards (MCC). If you choose to opt in, you may get a state penalty when you file your taxes.
- **Your benefits ID card will be mailed to the address provided** on file by the 1st day your benefits begin. Usually within 10 days after signing up. Let compliance know if not.
- Dental and Vision can be chosen without medical insurance.
- You can also choose to add just 1 dependent to a vision or dental plan and do not have to add the whole family.
- GLOBE LIFE INDEMNITY **cannot be chosen as an independent item** without medical coverage.
- **If you have any specific questions about the actual health insurance coverage**, please call the numbers listed below within the plans (RCI phone number: 833-602-0054)
- This medical plan is administered by APEX via carrier/provider RCI. The Dental plan is administered by Aetna Dental Access via RCI and the Vision plan is administered by VSP Vision via RCI.
- Please check physicians in your network before signing up. Links can be found on the following pages. [www.multiplan.com](http://www.multiplan.com)
- If you join the plan, **the IRS does not allow an employee to change their mind mid employment.** You are locked in for the length of the contract unless you have a "qualifying event" or it is our annual open enrollment period which is in MAY. Email compliance with any qualifying changes.
- If you stop working with TEEMA, the plan will end on the last day of the month following your last day. For example if your last day is June 10, your insurance ends on June 30. **Any benefits owed for the remainder of the month will be deducted from your last paycheck.**
- You will be mailed COBRA information if applicable for your specific assignment end.

# Your Coverage Network

Your coverage includes the following benefits -  
learn more about when and how to use them.



**24/7 Multilingual Telemedicine**  
Free & Unlimited for member & family  
[teladoc.com](http://teladoc.com) • 800-835-2362

## When to Use Telemedicine Services

Teladoc's board-certified physicians have expertise in primary care, pediatrics and family medicine. They can help right away with cold and flu symptoms, allergies, respiratory infections, skin problems and other non-emergency medical issues. Contact Teladoc from the comfort of your home.



**Prescription Drug Benefits**  
National, local, on-line pharmacies available  
[citizensrx.com](http://citizensrx.com) • 877-532-7912

## To Find an In-Network Pharmacy or Buy Prescription Drugs Online

Citizens Rx is a full-service prescription benefit manager with a retail network of 67,000 pharmacies nationwide. Citizens Rx manages your pharmacy benefits, enabling you to receive discounts on your prescriptions.



**Multilingual Behavioral Health**  
Free & Unlimited for member  
[cleverhealth.ai/apex](http://cleverhealth.ai/apex)

## Connect with Behavioral Health Specialists via Mobile App

A better, more clever way to support mental wellness. Download the app today.



**Healthcare Decision Assistance**  
Provides current, unbiased, and accurate  
information from medical experts  
[medexpert.com](http://medexpert.com)  
800-999-1999



**Identity Theft Protection**  
Consumer ID Theft Program  
[northpointidtheft.com/apex](http://northpointidtheft.com/apex)  
800-562-3918

# To Use Your Free MEC Preventive Physician Office Visit

1. Locate a network provider using the instructions below.
2. Confirm that the provider is participating in the MEC program when you make your appointment.
3. **Request all preventive services you require when making the initial appointment.**
4. Present your ID card when you receive covered preventive services.  
(Your provider will bill Loomis for the cost of your care.)

NOTE: MEC services are only free when delivered by a doctor or other provider in your plan's network. There are 3 sets of preventive services - for adults, women and children. Refer to your plan documents to confirm the MEC services you are eligible to receive. *(Globe Life does not underwrite the MEC plans or the non-insurance benefits.)*

## Locating Your Network Provider

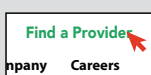


PHCS is a comprehensive network of more than 900,000 in-network providers around the U.S.

To find a provider visit: [multiplan.com](http://multiplan.com) and follow the directions for your selected plan.

### For the MEC Basic Plan

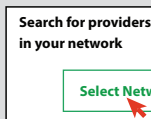
Click "**Find a Provider**" in the top right corner



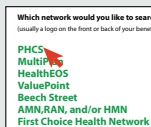
Click "**OK**" at the bottom right corner



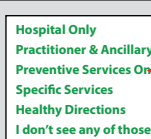
Click "**Select Network**"



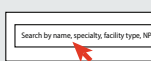
Click "**PHCS**" inside pop-up box



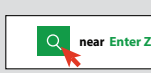
Click "**Preventive Services Only**" inside pop-up box



Enter type of provider (urgent care, primary care, etc...) in the search box

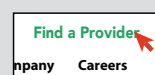


Enter zip code and click the search icon



### For the MEC Plus Advantage with GLI Plans

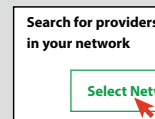
Click "**Find a Provider**" in the top right corner



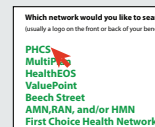
Click "**OK**" at the bottom right corner



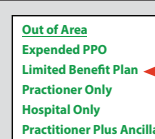
Click "**Select Network**"



Click "**PHCS**" inside pop-up box



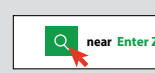
Click "**Limited Benefit Plan**" inside pop-up box



Enter type of provider (urgent care, primary care, etc...) in the search box

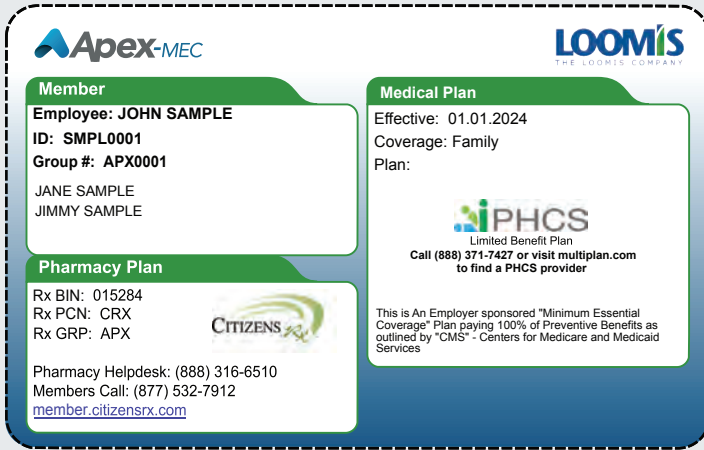


Enter zip code and click the search icon



# One ID Card for All Benefits

Loomis will send your ID card to your home. Call the Customer Service number first with any questions. After you enroll, you may use the information on the ID card for help with eligibility, benefit and claim questions.



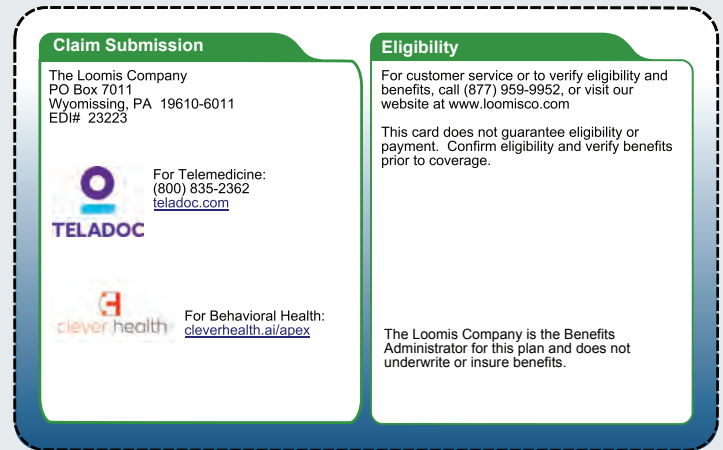
The image shows the front of a Loomis ID card. It features the Apex-MEC logo in the top left and the Loomis logo in the top right. The card is divided into three main sections: Member, Medical Plan, and Pharmacy Plan. The Member section lists the employee name (JOHN SAMPLE), ID (SMPL0001), and group number (APX0001). The Medical Plan section provides the effective date (01.01.2024), coverage type (Family), and the PHCS logo with contact information for finding a provider. The Pharmacy Plan section lists the Rx BIN (015284), PCN (CRX), and GRP (APX), along with the Citizens Rx logo and contact information for the pharmacy helpdesk.

**Apex-MEC**

**Member**  
Employee: JOHN SAMPLE  
ID: SMPL0001  
Group #: APX0001  
JANE SAMPLE  
JIMMY SAMPLE

**Medical Plan**  
Effective: 01.01.2024  
Coverage: Family  
Plan:  
**PHCS**  
Limited Benefit Plan  
Call (888) 371-7427 or visit [multiplan.com](http://multiplan.com) to find a PHCS provider

**Pharmacy Plan**  
Rx BIN: 015284  
Rx PCN: CRX  
Rx GRP: APX  
**CITIZENS RX**  
Pharmacy Helpdesk: (888) 316-6510  
Members Call: (877) 532-7912  
[member.citizensrx.com](http://member.citizensrx.com)



The image shows the back of the Loomis ID card, divided into two sections: Claim Submission and Eligibility. The Claim Submission section provides the company address and contact information for Telemedicine (Teladoc) and Behavioral Health (Clever Health). The Eligibility section contains a disclaimer stating that the card does not guarantee eligibility or payment and that the Loomis Company is the Benefits Administrator.

**Claim Submission**  
The Loomis Company  
PO Box 7011  
Wyomissing, PA 19610-6011  
EDI# 23223  
**TELADOC**  
For Telemedicine:  
(800) 835-2362  
[teladoc.com](http://teladoc.com)  
**clever health**  
For Behavioral Health:  
[cleverhealth.ai/apex](http://cleverhealth.ai/apex)

**Eligibility**  
For customer service or to verify eligibility and benefits, call (877) 959-9952, or visit our website at [www.loomisco.com](http://www.loomisco.com)  
This card does not guarantee eligibility or payment. Confirm eligibility and verify benefits prior to coverage.  
The Loomis Company is the Benefits Administrator for this plan and does not underwrite or insure benefits.

## Filing a Claim

When you go to a provider, present your ID card to show you have coverage. At that time, you can also assign benefits to the provider, authorizing them to submit the claim on your behalf.

*NOTE: You should make sure all your claims are filed with BOTH plan administrators (see back of ID card).*

### For MEC Claims:

To receive the services included with the MEC plan, you must use a network provider who will file the claim.

### For GLI Claims:

If you assign benefits to the provider:

- Provider submits the claim to the address on your ID card.
- Claim is processed and payment is sent to the provider.

If you do not assign benefits to the provider:

- You request an itemized bill from the provider.
- You submit the itemized bill to the address on your member card, or via email at [GlobeClaims@LoomisLive.com](mailto:GlobeClaims@LoomisLive.com) (no claim form required).
- Claim is processed and payment is sent to you.
- You pay the provider.

# Your MEC plan is PPACA Compliant

The list below summarizes some but not all services.  
Please reference the US Preventive Services Task Force website for the entire list.  
[www.HealthCare.gov/center/regulations/prevention.html](http://www.HealthCare.gov/center/regulations/prevention.html)

## Covered preventive services for all adults (ages 18 and older)

1. Abdominal aortic aneurysm one-time screening for men of specific ages who have ever smoked
2. Alcohol misuse screening and counseling
3. Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk
4. Blood pressure screening
5. Cholesterol screening for adults of certain ages or at higher risk
6. Colorectal cancer screening for adults 45 to 75
7. Depression screening
8. Diabetes (Type 2) screening
9. Diet counseling for adults at higher risk for chronic disease
10. Falls prevention (with exercise or physical therapy and vitamin D use)
11. Hepatitis B screening for people at high risk, including people from countries with 2% or more Hepatitis B prevalence
12. Hepatitis C screening for adults age 18 to 79 years
13. HIV screening for everyone age 15 to 65, at increased risk
14. PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use
15. Immunizations for adults — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella), Diphtheria, Flu (influenza) Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Measles, Meningococcal, Mumps, Whooping Cough (Pertussis), Pneumococcal, Rubella, Shingles, Tetanus
16. Lung cancer screening for adults 50 to 80 at high risk for lung cancer
17. Obesity screening and counseling
18. Sexually transmitted infection (STI) prevention counseling
19. Statin preventive medication for adults 40 to 75 at high risk
20. Syphilis screening for adults at higher risk
21. Tobacco use screening for all adults and cessation interventions for tobacco users

## Covered preventive services for pregnant women or women who may become pregnant

1. Breastfeeding support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
2. Birth control: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers." Learn more about contraceptive coverage.
3. Gestational diabetes screening for women 24 weeks pregnant (or later) and those at high risk of developing gestational diabetes
4. Folic acid supplements for women who may become pregnant
5. Hepatitis B screening for pregnant women at their first prenatal visit
6. Maternal depression screening for mothers at well-baby visits
7. Preeclampsia prevention and screening for pregnant women with high blood pressure
8. Rh incompatibility screening for all pregnant women and follow-up testing for women at higher risk
9. Syphilis screening
10. Expanded tobacco intervention and counseling for pregnant tobacco users
11. Urinary tract or other infection screening

## Other covered preventive services for women

1. Bone density screening for all women over age 65 or women age 64 and younger that have gone through menopause
2. Breast cancer genetic test counseling (BRCA) for women at higher risk
3. Breast cancer mammography screenings
  - Every 2 years for women 50 and over
  - As recommended by a provider for women 40 to 49 or women at higher risk for breast cancer
4. Breast cancer chemoprevention counseling for women at higher risk
5. Cervical cancer screening
  - Pap test (also called a Pap smear) for women age 21 to 65
6. Chlamydia infection screening for younger women and other women at higher risk
7. Domestic and interpersonal violence screening and counseling for all women
8. Gonorrhea screening for all women at higher risk
9. Urinary incontinence screening for women yearly
10. Well-woman visits to get recommended services for all women

## Covered preventive services for children

1. Alcohol, tobacco, and drug use assessments for adolescents
2. Autism screening for children at 18 and 24 months
3. Behavioral assessments for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
4. Bilirubin concentration screening
5. Blood pressure screening for children
6. Blood screening for newborns
7. Depression screening for adolescents beginning routinely at age 12
8. Developmental screening for children under age 3
9. Dyslipidemia screening for all children once between 9 and 11 years and once between 17 and 21 years, and for children at higher risk of lipid disorders
10. Fluoride supplements for children without fluoride in their water source
11. Fluoride varnish for all infants and children as soon as teeth are present
12. Gonorrhea preventive medication for the eyes of all newborns
13. Hearing screening for all newborns; and regular screenings for children and adolescents as recommended by their provider
14. Height, weight and body mass index (BMI) measurements taken regularly for all children
15. Hematocrit or hemoglobin screening for all children
16. Hemoglobinopathies or sickle cell screening for newborns
17. Hepatitis B screening for adolescents at higher risk
18. Hypothyroidism screening for newborns
19. PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adolescents at high risk for getting HIV through sex or injection drug use
20. Immunizations for children from birth to age 18 — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella), Diphtheria, tetanus, and pertussis (DTaP), Haemophilus influenzae type b, Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Inactivated Poliovirus, Influenza (flu shot), Measles, Meningococcal, Mumps, Pneumococcal, Rubella, Rotavirus
21. Lead screening for children at risk of exposure
22. Obesity screening and counseling
23. Oral health risk assessment for young children from 6 months to 6 years
24. Phenylketonuria (PKU) screening for newborns
25. Sexually transmitted infection (STI) prevention counseling and screening for adolescents at higher risk
26. Tuberculin testing for children at higher risk of tuberculosis: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
27. Vision screening for all children
28. Well-baby and well-child visits



Free and Unlimited Telemedicine

# Set Up a Teladoc Account



Getting Started  
with Teladoc®



Teladoc's U.S. board-certified doctors are available 24/7/365 to resolve many of your medical issues through phone or video consults. Set up your account today so when you need care now, **a Teladoc doctor is just a call or click away.**

## SET UP YOUR ACCOUNT

It's quick and easy online. Visit the Teladoc website at [Teladoc.com](http://Teladoc.com), click "Set up account" and provide the required information. You can also call Teladoc for assistance over the phone.

## REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care.

## PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

**Online:** Log into [Teladoc.com](http://Teladoc.com) and click "My Medical History".

**Mobile app:** Log into your account and complete the "My Health Record" section. Visit [Teladoc.com/mobile](http://Teladoc.com/mobile) to download the app.

**Call Teladoc:** Teladoc can help you complete your medical history over the phone.

**Talk to a doctor anytime for FREE**



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



1-800-835-2362



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[Teladoc.com/mobile](http://Teladoc.com/mobile)

Download  
the app:



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## Mental health support happens here

easy as...

1

**Download** the clever health app by scanning the QR code below.

2

**Enter** your mobile phone number then create your clever story.

**Select** "clever connections", then "get care".

3

**Complete** the prompted onboarding screens. **Schedule** an appointment or **request** to connect immediately.

### Common feelings:

- Feeling overwhelmed
- Need to vent
- Career challenges
- Feeling isolated
- Financial difficulties
- LGBTQIA+ community
- Parenting
- Fearing vulnerability

### Why use clever connections?

Service is available 24/7  
Connect one-on-one with a clever connector  
Anonymous conversations  
Discuss real-world challenges  
Be connected to emergency resources immediately, if necessary  
Access helpful resources and programs  
Receive proactive check-ins



**Confidential therapy on your terms**

 [cleverhealth.ai/apex](https://cleverhealth.ai/apex)

 Download the app

# Consumer ID Theft Program



## Providing protection for consumers digital life.

Every year millions of Americans fall victim to identity thieves. It's a real threat, and protection has become a necessity.

### Program Overview

The program is deployed on an embedded basis and cannot be sold as an "opt-in". Enrolled consumers must reside in the United States in order to be eligible. Composite rate per household.

### Identity Restoration

Recovering from identity theft on your own can be time consuming. Let us help make it less of a pain. Our dedicated, highly qualified, ID restoration specialists will work on your behalf to help you recover from ID theft.

### Lost Wallet Assistance

Losing your wallet is a headache. We make it a less painful ordeal by helping you cancel and reissue your credit and ID cards and up to 15 different forms of identification.

### Up to \$1M Identity Theft Insurance

This Consumer ID Theft Program provides up to \$1 million in coverage for certain out-of-pocket expenses related to the theft of your personal information.

### Stolen Funds (Cash Recovery) Replacement

Lost funds due to identity theft can be difficult to replace. As part of your Consumer ID Theft Program, it provides coverage terms up to \$100,000 in cash recovery for unauthorized electronic funds transfer from a credit/debit card, checking or money market account established for personal use.

### Credit Monitoring Powered by Experian®

You'll have access to a suite of tools powered by Experian® to alert you to suspicious activity involving identity fraud. These tools include access to your Experian® Credit Report, Experian® VantageScore®, Credit Monitoring and Alerts and Dark Web Monitoring.

### About NorthPoint / Experian®

The program is deployed in collaboration with Experian®, one of the world's largest & most respected consumer services companies. NorthPoint, a majority veteran owned entity, is entirely focused on delivering unique cyber insurance products through its proprietary platforms.

For additional information, please call 800-562-3918 or visit: <https://northpointidtheft.com/apex/>

*The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits.*



# MedExpert



## New Services Available

MedExpert provides you access to current, accurate, & unbiased information from professionals recognized as experts in their field. There's no cost to you.

## When to call MedExpert

- Assistance locating a primary care provider
- Questions & assistance surrounding preventative screening
- Coordinating and scheduling lab work

## MedExpert assists your healthcare team

MedExpert uses information published around the world daily to answer your questions & support your healthcare needs.

With one toll-free call, you can be connected with a MedExpert doctor. We can help you learn about the latest available treatments, research and help coordinate all services that can improve the quality of your life.

To contact MedExpert please call **1-800-999-1999 • 7am to 7pm PST, M-F**

## Who is MedExpert?

MedExpert is a U.S. company that uses on-staff doctors to help answer your health care questions. This program is completely confidential and is being offered at no additional cost to you. MedExpert DOES NOT replace your doctor—it is a program that lets you take your health care a step further. We encourage you to discuss your MedExpert call and any information you received with your doctor.

## What can MedExpert do for me?

MedExpert uses research and individuals who are recognized as experts in their field to answer your medical questions over the phone. Examples of questions you might ask are: *Is this treatment right for me?* and *Can I take these drugs together?*

MedExpert can also help you:

- Identify how the best in the world would treat your medical condition
- Explain your treatment options and test results
- Understand what your medications are doing and review warnings about taking multiple medications
- Expedite your physician wait lists
- Transfer your medical records
- Consider whether a surgery is medically necessary
- Explain your medical bill
- Identify and connect you with support groups and other community programs that may enrich your life
- Coordinate your physicians

## Will I speak to a live person? Where are they located?

Yes, when you call MedExpert, your call will be answered by a Medical Information Coordinator. Based on the nature of your call, you will have the opportunity to speak with a MedExpert doctor. All MedExpert personnel are located in the United States, mostly in California.

## What communication can I expect from MedExpert?

In cooperation with your Apex MEC Plan, you may receive communication about the program. MedExpert may also make occasional phone calls to help you get started with the program. MedExpert strives to provide excellent, fast followup to your questions. You will get courteous, professional help when you call. If you do not want to be contacted by MedExpert, you can let them know by calling their toll-free phone number.

## Dental Summary

Proposed Effective Date: 6/1/2024

		Plan 1
<b>Plan Benefit</b>	Type 1	100%
	Type 2	70%
	Type 3	50%
<b>Deductible</b>		\$50 Lifetime Type 2,3 Waived Type 1
<b>Maximum (per person)</b>		No Family Maximum \$1,000/Calendar Year
<b>PPO</b>		Passive PPO
<b>Allowance</b>	Type 1	90th U&C
	Type 2	90th U&C
	Type 3	90th U&C
<b>Waiting Period</b>		None
<b>Annual Open Enrollment</b>		Included

## Orthodontia Summary

<b>Allowance All Plan Designs:</b> In Network, discounted fee. Out of Network, U&C.	
<b>Plan Benefit</b>	50%
<b>Coverage for Adults</b>	No
<b>Lifetime Maximum (per person)</b>	\$1,500
<b>Waiting Period</b>	None

## Weekly Rates

<b>Employee (EE)</b>	\$ 5.94
<b>EE + Spouse</b>	\$11.62
<b>EE + Children</b>	\$16.93
<b>EE + Family</b>	\$22.61

Rates are guaranteed for 24 months following the effective date listed above and include Orthodontia if part of plan design.

Rates include: home address mailing.

**PLEASE NOTE: Rates assume enrollment in our electronic certificate (eCert) program. If you choose to receive paper certificates, monthly rates will increase. A \$15.00 monthly administrative fee may apply to groups with 15 or less enrolled employees and no online or paperless bill.**

**Plan 1**

100/70/50  
\$50 Lifetime Type 2,3  
Waived Type 1  
No Family Maximum  
\$1,000

**Plan Design Summary**

**Type 1**

Procedure  
(Frequency)

- Routine Exam  
(2 per benefit period)
- Bitewing X-rays  
(1 per benefit period)
- Full Mouth/Panoramic X-rays  
(1 in 5 years)
- Periapical X-rays
- Cleaning  
(2 per benefit period)
- Fluoride for Children 18 and under  
(1 per benefit period)
- Sealants (age 13 and under)
- Space Maintainers

**Type 2**

Procedure  
(Frequency)

- Fillings for Cavities
- Restorative Composites
- Endodontics (nonsurgical)
- Endodontics (surgical)
- Periodontics (nonsurgical)
- Periodontics (surgical)
- Denture Repair
- Simple Extractions
- Complex Extractions
- Anesthesia

**Type 3**

Procedure  
(Frequency)

- Onlays
- Crowns  
(1 in 5 years per tooth)
- Crown Repair
- Prosthodontics (fixed bridge; removable complete/partial dentures)  
(1 in 5 years)

### Ameritas Dental Network

- The Ameritas Dental Network is one of the nation's largest. Network providers have agreed to charge 25-50% less than their regular rates which helps benefit dollars go further.
- Members can visit any dentist, in- or out-of-network. And family members do not need to visit the same provider. Members can even visit dental providers in Mexico and still receive coverage.

### Flex 6 - Flat Maximum

- Lets plan members pay for their dental plan with pretax dollars.
- Allows groups with low participation to enroll in a dental plan with guaranteed coinsurance, deductible and maximums.

### Rx Savings - Extra value for Ameritas plan members

- It's no secret that prescription medications can be one of the biggest - and most important - health care expenditures a person, family or organization faces. Not to mention, when a person requires long-term maintenance medications, it can become a serious budgeting issue.
- Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance.
- If your organization offers its associates health care pharmacy benefits, this no-cost Rx discount could save significant dollars. Participating pharmacies will give Ameritas plan members their normal health care pharmacy benefit, or the Rx discount, whichever saves more.
- Members can receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescription combined.
- To receive the Rx discount, Ameritas plan members just need to visit us at [ameritas.com](http://ameritas.com) and sign into (or create) a secure member account. That's where they can access and print an online-only Rx discount savings ID card.
- Also, when choosing eServices, your benefits administrator will have access to the online-only Rx discount savings ID card to assist members without Internet access.

### Eyewear Savings at Walmart Vision Centers

- Ameritas plan members may receive up to 10% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart.
- This savings arrangement is not insurance: it is available to members at no additional cost to their plan premium.
- To receive the eyewear savings identification card, Ameritas plan members can visit [ameritas.com](http://ameritas.com) and sign-in (or create) a secure member account. Members must present the Ameritas Eyewear Savings Card at time of purchase to receive the discount.
- Also, when choosing eServices, your benefits administrator will have access to the Ameritas Eyewear Savings Card to assist members without Internet access.

### Hearing Savings

With your Ameritas plan, you can receive hearing aid discounts through Great Hearing Benefits at their 4,500+ hearing care locations nationwide. Call 877-683-9495 for your free hearing consultation today. This savings arrangement is not insurance. It is available to members at no additional cost to their plan premium.

Highlights include: hearing exam for only \$50 (saves you \$100 off the industry average of \$150), up to 50% off retail pricing on today's top hearing technology, plus a satisfaction guarantee and warranty service. Visit [greatearingbenefits.com/ameritas](http://greatearingbenefits.com/ameritas) to learn more.

### Dental Cost Estimator

Members can use our dental cost estimator at any time to find average procedure charges in their area. The estimates do not include network discounts or plan benefits. Find the dental cost estimator at [ameritas.com/applications/group/estimator](http://ameritas.com/applications/group/estimator).

After coverage begins, members can view average in-network charges in their secure member account. Members also may ask their dentist's office to submit a pretreatment estimate so they can see exactly how a proposed service would be covered and avoid any surprises. The pretreatment estimate is based on their plan benefits.

### U&C

We determine the Usual and Customary (U&C) allowance listed on the plan summary page using information including data from a nationally recognized independent data source. Plan members are reimbursed based on the appropriate charges in the dentist's ZIP Code area. We review our U&C allowances annually.

- 90th U&C means 9 out of 10 dentists in a specific ZIP Code area charge at or below the plan allowance for a procedure.

## **Worldwide Support**

If a member has a dental emergency outside the U.S., AXA Assistance can help. AXA provides credible provider referrals and can even help with making the appointment. Providers referred by AXA are not members of the Ameritas network. AXA contact information is available in the secure member account.

## **Individual Dental and Vision Benefits**

Without contributing any of the member's monthly premium, you can offer Ameritas individual dental and vision insurance plans to retiring employees and those not eligible for group benefits. Ask your broker or Ameritas sales representative for more details.

## **Lifetime Deductible**

A deductible is the amount you pay for a service before benefits are applied. With a lifetime deductible, you pay the deductible amount only one time for as long as you are covered by the plan, instead of each year or each visit. It is a per-person deductible with no family maximum.



## Eye Exam, Lenses, Frames, Frequencies

Proposed Effective Date: 6/1/2024

	Plan 1: EyeChoice: Focus® VSP	
	VSP Choice Network + Affiliates	Out of Network
<b>Annual Eye Exam</b>	Covered in full	Up to \$45
<b>Lenses (per pair)</b>		
<b>Single Vision</b>	Covered in full	Up to \$30
<b>Bifocal</b>	Covered in full	Up to \$50
<b>Trifocal</b>	Covered in full	Up to \$65
<b>Lenticular</b>	Covered in full	Up to \$100
<b>Progressive</b>	See lens options	NA
<b>Frame Allowance</b>	\$130**	Up to \$70
<b>Frequencies</b>		
<b>Exam/Lens/Frames</b>	12/12/24	12/12/24
	Based on date of service	Based on date of service

\*\*The Costco and Walmart allowance will be the wholesale equivalent.

## Deductible, Maximum

<b>Deductibles</b>	\$10 Exam \$25 Eye Glass Lenses or Frames*	\$10 Exam \$25 Eye Glass Lenses or Frames
<b>Maximum per benefit period</b>	None	None

\*Deductible applies to a complete pair of glasses or to frames, whichever is selected.

## Contact Lenses

<b>Fit &amp; Follow Up Exams</b>	Member cost up to \$60	No benefit
<b>Contacts</b>		
<b>Elective</b>	Up to \$130	Up to \$105
<b>Medically Necessary</b>	Covered in full	Up to \$210

## Weekly Rates

<b>Employee (EE)</b>	\$1.86
<b>EE + Spouse</b>	\$2.99
<b>EE + Children</b>	\$3.05
<b>EE + Family</b>	\$4.92

Rates are guaranteed for 48 months following the effective date listed above.

Rates include: home address mailing.

**PLEASE NOTE: Rates assume enrollment in our electronic certificate (eCert) program. If you choose to receive paper certificates, monthly rates will increase. A \$15.00 monthly administrative fee may apply to groups with 15 or less enrolled employees and no online or paperless bill.**

**Lens Options (member cost)\***

	<b>Plan 1: EyeChoice: Focus® VSP</b>	
	<b>VSP Choice Network + Affiliates (Other than Costco)</b>	<b>Out of Network</b>
<b>Progressive Lenses</b>	Up to provider's contracted fee for Lined Bifocal Lenses. The patient is responsible for the difference between the base lens and the Progressive Lens charge.	Up to Lined Bifocal allowance.
<b>Standard</b>	NA	NA
<b>Premium</b>		
Tier 1	NA	NA
Tier 2	NA	NA
Tier 3	NA	NA
Tier 4	NA	NA
<b>Std. Polycarbonate</b>	Covered in full for dependent children \$33 adults	No benefit
<b>Scratch Resistant Coating</b>	\$17-\$33	No benefit
<b>Anti-Reflective Coating</b>	\$43-\$85	No benefit
<b>Standard</b>	NA	NA
<b>Premium</b>		
Tier 1	NA	NA
Tier 2	NA	NA
Tier 3	NA	NA
<b>Ultraviolet Coating</b>	\$16	No benefit
<b>LASIK or PRK</b>	NA	NA

\*Lens Option member costs vary by prescription, option chosen and retail locations.

## Additional Focus® Choice Network Features (In Network)

<b>Contact Lenses Elective</b>	Allowance can be applied to disposables, but the dollar amount must be used all at once (provider will order 3 or 6 month supply). Applies when contacts are chosen in lieu of glasses. For plans without a separate contact fitting & evaluation (which includes follow up contact lens exams), the cost of the fitting and evaluation is deducted from the allowance.
<b>Lens Options (Member Cost)*</b>	\$15 - Solid Plastic Dye (Except Pink I & II) \$17 - Plastic Gradient Dye \$31-\$82 - Photochromatic Lenses (Glass & Plastic) Lens Option member cost vary by prescription and option chosen.
<b>Additional Glasses</b>	20% off additional complete pairs of prescription glasses and/or prescription sunglasses.*
<b>Frame Discount</b>	VSP offers 20% off any amount above the retail allowance.*
<b>Laser VisionCare<sup>SM</sup></b>	VSP offers an average discount of 15% off or 5% off a promotional offer for LASIK Custom LASIK and PRK. The maximum out-of-pocket per eye for members is \$1,800 for LASIK and \$2,300 for custom LASIK using Wavefront technology, and \$1,500 for PRK. In order to receive the benefit, a VSP provider must coordinate the procedure.
<b>Low Vision</b>	With prior authorization, 75% of approved amount (up to \$1,000 is covered every two years).

Based on applicable laws, reduced costs may vary by doctor location.

## **Ameritas Focus® Eye Care**

### **VSP Network**

VSP has the largest network of independent doctors nationwide. Retailers include Costco Optical, Sam's Club, Visionworks and Walmart. See the network providers in your area at [vsp.com](http://vsp.com).

### **Online In-Network Options**

Eyeconic.com is VSP's in-network online eyewear store. Vision benefits are applied directly to the online order.

### **VSP Benefits are Easy to Use**

- Members create an account at [vsp.com](http://vsp.com) to review their vision benefits.
- At their appointment, members tell the office they have VSP coverage. No ID card is needed. For reference, an ID card can be printed from their member account.
- There are no claim forms to complete when seeing a VSP network provider.

### **VSP savings**

VSP provider discounts include 20% off the remaining frame balance, additional prescription glasses, and non-covered lens options.

Discounts also are available on LASIK or PRK laser vision correction procedures.

Based on applicable laws, reduced costs may vary by doctor location.