

2021 Enrollment Guide



Nick Cianci Nick@compasstbs.com 860-416-5333

Your Benefit Plan Design

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



Minimum Essential Coverage (MEC)

Covers preventive health services and health screenings for adults, women and children. Also includes:

- Teladoc
- Outpatient physician and urgent care visits
- Diagnostic labs and imaging
- Prescription drug coverage

Group Limited Indemnity (GLI)

Pays certain medical expenses at a fixed dollar amount for a limited number of days, when you receive services covered by the plan. The plan is offered guaranteed issue, with optional dependent coverage.

Telehealth



Physician Network



Pharmacy Benefit Manager



Administered by RCI

Eligibility • Member Cards • MEC Claims Adjudication







For information:

www.regionalcare.com • 1-800-795-7772

Included Benefits

Compass 1

Compass 2

 <p>MEC PREVENTIVE 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.</p>	<p>FREE 1 preventive visit per plan year</p>	<p>FREE 1 preventive visit per plan year</p>
 <p>Teladoc 24/7 (Multilingual)¹</p>	<p>FREE (unlimited)</p>	<p>FREE (unlimited)</p>
 <p>MEC PPO NETWORK SERVICES¹</p> <p>Primary Care Physician Visits</p> <hr/> <p>Specialist Office Visits</p> <hr/> <p>Urgent Care</p> <hr/> <p>Diagnostic X-ray and Lab</p> <hr/> <p>CT Scan/MRI (outpatient only)</p>	<p>\$20 Copay (max 3 visits per plan year)</p> <hr/> <p>\$50 Copay (max 3 visits per plan year)</p> <hr/> <p>\$50 Copay (max 3 visits per plan year)</p> <hr/> <p>\$50 Copay (in office, max 5 services per plan year)</p> <hr/> <p>\$200 Copay (max 1 CT Scan or MRI per plan year)</p>	<p>\$20 Copay (max 3 visits per plan year)</p> <hr/> <p>\$50 Copay (max 3 visits per plan year)</p> <hr/> <p>\$50 Copay (max 3 visits per plan year)</p> <hr/> <p>\$50 Copay (in office, max 5 services per plan year)</p> <hr/> <p>\$200 Copay (max 1 CT Scan or MRI per plan year)</p>
 <p>MEC PRESCRIPTION BENEFITS¹</p> <p>Tier 1 - Low Cost</p> <hr/> <p>Tier 2 - Generics</p> <hr/> <p>Tier 3 - Preferred</p> <hr/> <p>Tier 4 - Non-Preferred</p> <hr/> <p>Tier 5 - Generic & Preferred Specialty</p> <hr/> <p>Tier 6 - Non-Preferred</p>	<p>\$1 Copay</p> <hr/> <p>10% Coinsurance</p> <hr/> <p>20% Coinsurance</p> <hr/> <p>40% Coinsurance</p> <hr/> <p>10% Coinsurance (Plan pays 90%)</p> <hr/> <p>20% Coinsurance (Plan pays 80%)</p>	<p>\$1 Copay</p> <hr/> <p>10% Coinsurance</p> <hr/> <p>20% Coinsurance</p> <hr/> <p>40% Coinsurance</p> <hr/> <p>10% Coinsurance (Plan pays 90%)</p> <hr/> <p>20% Coinsurance (Plan pays 80%)</p>
 <p>LIMITED INDEMNITY BENEFITS (GLI)²</p> <p>Hospital Confinement For treatment in a hospital, due to sickness or injury for 23 or more continuous hours</p> <hr/> <p>Hospital Admission Lump sum benefit for a hospital admission, due to sickness or injury. (Admission benefit for birth of a healthy child covers mother only. Benefit is payable for newborn if admitted for treatment of a sickness or injury.)</p> <hr/> <p>Inpatient Surgery For inpatient surgery in hospital due to sickness or injury</p> <hr/> <p>Anesthesia For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist</p>	<p>Underwritten by Beazley Insurance Company, Inc.</p>	
<p>Hospital Confinement For treatment in a hospital, due to sickness or injury for 23 or more continuous hours</p>	<p>\$200 per day 10 days per confinement (2 confinements per year)</p>	<p>\$500 per day 10 days per confinement (2 confinements per year)</p>
<p>Hospital Admission Lump sum benefit for a hospital admission, due to sickness or injury. (Admission benefit for birth of a healthy child covers mother only. Benefit is payable for newborn if admitted for treatment of a sickness or injury.)</p>	<p>\$1,000 per day 1 day per year</p>	<p>\$2,000 per day 1 day per year</p>
<p>Inpatient Surgery For inpatient surgery in hospital due to sickness or injury</p>	<p>\$750 per day 1 day per year</p>	<p>\$1,500 per day 1 day per year</p>
<p>Anesthesia For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist</p>	<p>\$300 per day 1 day per year</p>	<p>\$500 per day 1 day per year</p>
 <p>MONTHLY PREMIUMS³</p> <p>Employee only</p> <hr/> <p>Employee & spouse</p> <hr/> <p>Employee & child(ren)</p> <hr/> <p>Employee & family</p>	<p>\$143.25 + \$18.04 = \$161.29</p> <hr/> <p>\$227.74 + \$36.96 = \$264.70</p> <hr/> <p>\$211.74 + \$32.45 = \$244.19</p> <hr/> <p>\$302.80 + \$53.90 = \$356.70</p>	<p>\$143.25 + \$ 38.50 = \$181.75</p> <hr/> <p>\$227.74 + \$ 78.65 = \$306.39</p> <hr/> <p>\$211.74 + \$ 68.20 = \$279.94</p> <hr/> <p>\$302.80 + \$114.40 = \$417.20</p>

* The MEC plans are PPACA compliant and administered by RCI. Beazley does not underwrite the MEC plans or the non-insurance benefits.

¹ Non-insurance benefits are included with the MEC plans.

² Group Limited Indemnity is not major medical insurance. GLI is not PPACA compliant.

³ Beazley GLI premium is illustrated in pink.

GLI insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia.

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 RCI 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. (Beazley does not underwrite the MEC plans or the non-insurance benefits.)

How to Access Your Service Providers



WHEN TO USE TELEHEALTH 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. You can contact Teladoc when you prefer to see a doctor from the comfort of home or when you're on vacation.

Learn more at: www.teladoc.com

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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 65,000 pharmacies nationwide. Citizens Rx manages your pharmacy benefits, enabling you to receive discounts on your prescriptions.

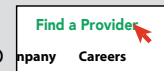
Learn more at: www.citizensrx.com



HOW TO LOCATE A NETWORK PROVIDER

PHCS is a comprehensive network of more than 900,000 in-network providers around the U.S. To find a provider visit: www.multiplan.com

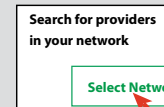
Click "**Find a Provider**" in the top right corner



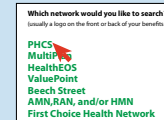
Click "**OK**" at the bottom right corner



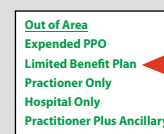
Click "**Select Network**"



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



For additional help call: **888-371-7427**

MEC and Beazley GLI

EASY

The coverage is offered guarantee issue, meaning you do not have to answer medical questions to qualify. You can also opt to cover your spouse and dependent child(ren).

AFFORDABLE

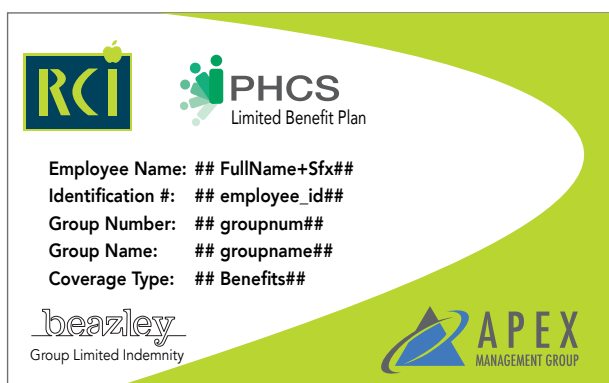
The plan was designed with your budget in mind. Once you enroll, premium payments will be automatically deducted from your paycheck.

CONVENIENT

The benefits are easy to understand and easy to use. You'll receive an ID card to present when you visit a health care provider or pharmacy.

One ID Card for All Benefits

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



Front of card



Back of card

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.

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 ID card or via email at beazleyclaims@healthplan.com (no claim form required).
- Claim is processed and payment is sent to you.
- You pay the provider.

Note: Once you exceed the specified number of primary care visits and services, or you use up the Group Limited Indemnity benefit amounts and maximums, you are still eligible for network discounts from the PHCS PPO network.

Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. CA License #2868-8. The Group Limited Indemnity policy is offered under Policy Form Series AHGLIMM001. Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. This policy is renewable at the option of Beazley. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of a third party administrator.