

Your Benefit Plan Designs

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

Group Limited Indemnity (GLI)

Pays certain medical expenses at a specific benefit 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.

Members, for all questions call or visit:



1-800-795-7772 · www.regionalcare.com

Eligibility • Member Cards • MEC Claims Adjudication

Telehealth



Physician Network



Pharmacy Benefit Manager



Covered Services

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. Services include but are not limited to:

- For Adults: Screenings for blood pressure, cholesterol and colon cancer, plus immunizations.
- For Women: Screenings for breast cancer, cervical cancer and osteoporosis, plus pregnancy services.
- For Children: Immunizations, plus screenings for child development, vision and hearing.

For a full list of covered preventive health services, visit www.HealthCare.gov/center/regulations/prevention.html



TELADOC 24/7 (Multilingual)²



PPO NETWORK SERVICES²

Primary Care Physician Visits

Specialist Office Visits

Urgent Care

Diagnostic X-ray and Lab

CT Scan/MRI (outpatient only)



PRESCRIPTION BENEFITS²

Tier 1 - Low Cost

Tier 2 - Generics

Tier 3 - Preferred

Tier 4 - Non-Preferred

Tier 5 - Generic & Preferred Specialty

Tier 6 - Non-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)

Misc. Benefits

Physician Office/Urgent Care Facility

For services rendered by a physician at physician's office or urgent care facility

Emergency Room for Sickness

For treatment in an ER due to sickness

Emergency Room for Accidental Injury

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

Outpatient Major Diagnostic Testing

For major diagnostic testing, ordered by a physician

Ground or Water Ambulance

TOTAL MONTHLY PREMIUMS

EE

EE & Spouse

EE & Children

Family

MEC PLUS ADVANTAGE WITH BEAZLEY GLI¹

MEC plans cover 100% of preventive benefits under PPACA*

FREE (unlimited)

\$20 Copay

max 3 visits per plan year

\$50 Copay

max 3 visits per plan year

\$50 Copay

max 3 visits per plan year

\$50 Copay

in offices, max 5 services per plan year

\$200 Copay

max 1 CT Scan or 1 MRI per plan year

\$1 Copay

10% Coinsurance

20% Coinsurance

40% Coinsurance

10% Coinsurance

Plan pays 90%

20% Coinsurance

Plan pays 80%

GLI Underwritten by Beazley Insurance Company, Inc.

\$1,000 benefit per day

30 days per plan year

\$1,250 benefit per day

10 day per plan year

\$2,000 benefit per day

1 day per plan year

\$1,000 benefit per day

1 day per plan year

\$500 benefit per day

1 day per plan year

\$100 benefit per day

1 day per plan year

\$300 benefit per day

1 day per plan year

N/A

\$50 benefit per day

1 day per plan year

\$150 benefit per day

1 day per plan year

N/A

N/A

2-YEAR RATE CAP³

\$133.75 + \$ 63.69 = \$197.44

\$218.24 + \$130.57 = \$348.81

\$202.24 + \$114.53 = \$316.77

\$293.30 + \$190.26 = \$483.56

MEC PLUS ADVANTAGE WITH BEAZLEY GLI¹ - TEEMA

MEC plans cover 100% of preventive benefits under PPACA*

FREE (unlimited)

\$20 Copay

max 3 visits per plan year

\$50 Copay

max 3 visits per plan year

\$50 Copay

max 3 visits per plan year

\$50 Copay

in offices, max 5 services per plan year

\$200 Copay

max 1 CT Scan or 1 MRI per plan year

\$1 Copay

10% Coinsurance

20% Coinsurance

40% Coinsurance

10% Coinsurance

Plan pays 90%

20% Coinsurance

Plan pays 80%

GLI Underwritten by Beazley Insurance Company, Inc.

\$1,000 benefit per day

30 days per plan year

\$1,250 benefit per day

10 day per plan year

\$3,000 benefit per day

1 day per plan year

\$1,000 benefit per day

1 day per plan year

\$750 benefit per day

1 day per plan year

\$200 benefit per day

1 day per plan year

\$500 benefit per day

1 day per plan year

\$25 benefit per day

1 day per plan year

\$50 benefit per day

1 day per plan year

\$500 benefit per day

1 day per plan year

\$250 benefit per day

1 day per plan year

\$500 benefit per day

1 day per plan year

1-YEAR RATE CAP³

\$133.75 + \$ 99.30 = \$233.05

\$218.24 + \$203.57 = \$421.81

\$202.24 + \$178.56 = \$380.80

\$293.30 + \$296.64 = \$589.94

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

¹ Group Limited Indemnity is not major medical insurance. GLI is not PPACA compliant.

² Non-insurance benefits are included with Apex MEC plans.

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.

How to Use Your MEC Preventive Health Services

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.

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

© 2015 Teladoc, Inc. All rights reserved. Teladoc and the Teladoc logo are trademarks of Teladoc, Inc. and may not be used without written permission. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services. Teladoc phone consultations are available 24 hours, 7 days a week while video consultations are available during 7am-9pm, 7 days a week.



TO FIND AN IN-NETWORK PHARMACY OR BUY PRESCRIPTION DRUGS ONLINE

WellDyneRx is a full-service prescription benefit manager with a retail network of 65,000 pharmacies nationwide.

WellDyneRx manages your pharmacy benefits, enabling you to receive discounts on your prescriptions.

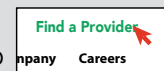
Learn more at: www.WellDyneRx.com



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

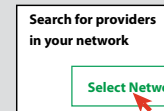
Click "**Find a Provider**" in the top right corner



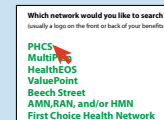
Click "**OK**" at the bottom right corner



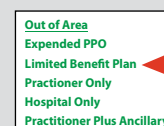
Click "**Select Network**"



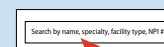
Click "**PHCS**" inside pop-up box



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**

Apex 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

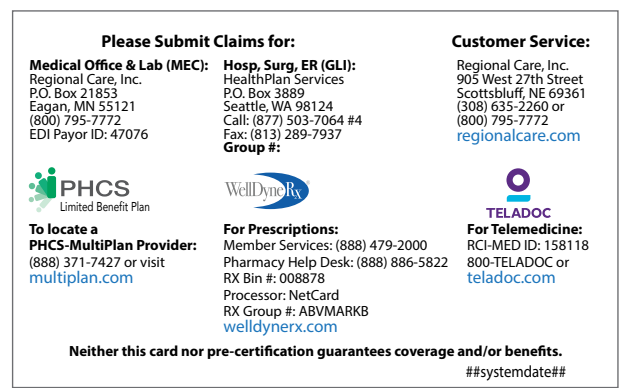
The benefits are easy to understand and easy to use. You'll receive an ID card to present when you visit a health care provider or pharmacy.

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.