



**Jane Pauley  
Community  
Health Center**

**2024-2025**

**Employee Benefits Guide**

# WELCOME

## CHOOSE THE BEST BENEFITS FOR YOU AND YOUR FAMILY

Jane Pauley Community Health Center strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of your benefits, that's why we've put together this New Hire Benefit Overview.

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### ENROLLMENT INSTRUCTIONS

Your HR team will be providing instructions on how/when to enroll in your benefits via ADP

# HOW YOUR BENEFITS WORK

## ELIGIBILITY INFORMATION

If you're a full-time employee at Jane Pauley Community Health Center, you are eligible to enroll in the benefits outlined in this overview. Full-time employees are those who work 30 or more hours per week. In addition, dependent family members are eligible for enrollment in the medical, dental, vision, voluntary life, voluntary whole life and voluntary critical illness coverages.

If your spouse is offered insurance through his/her employer, they are ineligible to enroll in the JPCHC sponsored plan. Also, if spouse is employed, you will need to complete a Spousal Benefit Verification form.

## MAKING CHANGES DURING THE YEAR

Please remember, unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- ◆ Marriage, divorce or legal separation
- ◆ Birth or adoption of a child
- ◆ Change in child's dependent status
- ◆ Death of a spouse, child or other qualified dependent
- ◆ Change in residence
- ◆ Change in employment status or a change in coverage under another employer-sponsored plan

*The appropriate communications must be to HR within 30 days of the event.*

## WHAT IF I LEAVE MY ORGANIZATION

If your employment with Jane Pauley Community Health Center ends, all Unum coverage will end on the date of your termination and all other benefits will end on the last day of the month following your termination. Other circumstances which may result in termination of coverage for you and/or your dependents include: reduction in regular hours, divorce/legal separation, and dependent children who reach age 26.

# TASC HEALTH REIMBURSEMENT ACCOUNT

## Medical Plan Options Overview

For 2024, Jane Pauley Community Health Center will be offering one medical plan for their employees. This plan is the same Anthem Blue Access PPO HSA option offered for the 2023-2024 coverage period.

## Health Reimbursement Account

Jane Pauley Community Health Center, Inc. funds the first \$3,000 of our health plan for an employee and \$6,000 for employee plus dependent(s) using TASC as our third-party administrator. We offer our employees coverage for in-network, carrier approved expenses, up to the allowed amount for your plan within the Anthem BlueCross and BlueShield (BCBS) Network. Details about the plan are covered in the plan document and summary plan description.

You will be provided with a debit card to help pay for in-network, carrier approved medical expenses and prescriptions, up to the approved amount for your plan. This cannot be used for dental or vision expenses. You will be able to use the same debit card you were provided last year.

The TASC debit card cannot be used for claims prior to your enrollment. In other words, if you first enrolled in the plan on June 1, 2024 you cannot use the card to pay for claims with dates-of-service prior to this date. The debit card should not be used to pay for outstanding claims from the prior plan year, as the card can only be used in the same year as the services were rendered. For example, Medical services received between June 1, 2024 and May 31, 2025, must be paid using the debit card in that timeframe. Once the date turns to June 1, 2024, you cannot pay for 2023-2024 plan year expenses with the TASC debit card.

All eligible claims must be submitted no later than 90 days after the end of the plan year. All carrier plan deductible and OOP maximum calculations are based on a plan year and reset to \$0 every June 1. Which means that the TASC debit card also resets on June 1.

Please see supplemental flyers from TASC regarding their mobile app and claims submission process.

# TASC HEALTH REIMBURSEMENT ACCOUNT

## How to participate.

It's easy to start saving with an HRA. Just follow 3 simple steps:

### 1. REVIEW the Summary Plan Description (SPD).

Your employer will provide you a written SPD and *Summary of Benefits and Coverage* (if required) outlining your HRA plan. Review these documents to learn about your eligible benefits, plan reimbursement design, plan elected features, and other important information:

- Plan year dates
- Runout period dates
- HRA deductible (if applicable)
- Reimbursement limits
- Available features (e.g., carryover, card, Claim Connex)

### PLANNING TIPS

You may request reimbursement any time a qualifying expense has been incurred\*. The service related to the expense needs only to have taken place; it need not be paid before requesting reimbursement.

**\*If an Explanation of Benefits (EOB) is required with your request, you will have to wait to receive the EOB.**

### 2. ENROLL in your employer health insurance plan.

When you enroll in your employer-sponsored health insurance plan, you are automatically enrolled in the HRA plan (unless you opt out). Upon enrollment, you will receive a Participant Reference Guide (via email) and a TASC Card (via mail) for a convenient way to access reimbursement deposits into your MyCash account. **Be sure to review your plan specifics**—you may also be able to use the TASC Card for eligible purchases.

### SPECIAL FEATURES



**MyCash Account:** Included on your TASC Card for faster reimbursement deposits and non-benefit purchases.



**TASC Mobile App:** Track and manage all benefits and access numerous helpful tools, anywhere and anytime! Search for "TASC" (green icon).

### 3. ACCESS your HRA funds by requesting a reimbursement.

For eligible out-of-pocket expenses, you can easily request a reimbursement from the HRA plan via our secure web portal, our free mobile app and the Picture to Pay feature, or by submitting a paper reimbursement request form.

Reimbursements happen fast. Once your request is processed and approved, payments are deposited to your MyCash account within 12 hours -- faster than a bank deposit! Easily access your MyCash funds with your TASC Card for any purchases where Mastercard is accepted, or to pull cash at ATMs.

You may also choose direct deposit to a personal bank account for reimbursements.

This Mastercard is administered by TASC, a registered agent of Pathward. Use of this card is authorized as set forth in your Cardholder Agreement. The card is issued by Pathward, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.



Questions? Ask your employer or contact your Plan Administrator:  
Total Administration Services Corporation • [www.tasconline.com](http://www.tasconline.com) • 1-800-422-4661

HR-4298-082922





# TASC HEALTH REIMBURSEMENT ACCOUNT

## MOBILE EXPERIENCE



**Track and manage all TASC benefits and access helpful tools, anywhere and anytime—with just one app!**

The TASC mobile app includes special features that make it easy to keep TASC accounts safe and secure. We've made it even faster and easier to manage benefits on the go.

**TASC Card Lock.** Misplace a TASC Card? No worries. With a swipe of a finger, participants can lock access until they've located the card, then swipe it back on when found.

**Fingerprint (Touch ID) and Facial Recognition.** These capabilities protect participant account information without the hassle of remembering another password.

**Picture to Pay.** Take a picture of an eligible benefit expense then submit it via the TASC mobile app. There are no forms to fill out and no need to sign in to a website. Just click and submit and we'll take care of the rest.

**Expense Eligibility Check.** Not sure an item is eligible for reimbursement? Find out in seconds on the app. It's the quickest way to make sure benefits are being spent correctly.

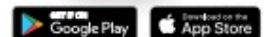
**Mobile Alerts<sup>1</sup>.** Participants are notified when we've received a request and when it's been paid, making it easy to stay on top of account activity and available funds.

**Seamless Account Management.** Our website, mobile app, and customer care call center make it easy for participants to manage their account (including COBRA premium payment) and get the support they need, anytime and anywhere! Plus, account information is connected across all platforms, which means participants don't have to re-enter data or restart a process between devices.

**TASC Wallet.** These user-friendly features make benefits management simple and fast:

- **Card Management.** Stores image of TASC Card; lets participants lock a card, report lost/stolen cards, or request more cards.
- **Card Holder.** Stores digital images of other important cards (insurance cards, rewards cards – even a gym membership card).
- **Receipt Repository.** Keeps benefits-related receipts in one convenient place.

**The TASC mobile app. Just one more way we're making benefits smart, easy, and connected.**



Search for "TASC" (green icon)

<sup>1</sup>Standard message and data rates may apply.

# BENEFIT DETAILS

WHEN YOU HAVE QUESTIONS ABOUT	CONTACT	WEBSITE
Medical Insurance	Carrier: Anthem BC/BS	<a href="http://www.anthem.com/login">www.anthem.com/login</a>
Vision Insurance		
Dental Insurance		
Life/AD&D Insurance	Carrier: Unum	<a href="http://www.unum.com/login">www.unum.com/login</a>
Short Term Disability Insurance		
Long Term Disability Insurance		
Voluntary Short Term Disability		
Voluntary Whole Life		
Voluntary Life/AD&D Insurance		
Critical Illness		
Pet Insurance	Carrier: Nationwide	<a href="http://www.my.petinsurance.com/login">www.my.petinsurance.com/login</a>
Accident Insurance	Carrier: AFLAC	<a href="http://www.mylogin.aflac.com">www.mylogin.aflac.com</a>
Cancer Care Insurance		
Critical Illness Insurance		
Hospitalization Plan		

# BENEFIT DETAILS

## CONTRIBUTIONS PER PAY (26 PAY PERIODS)

### Medical

Blue Access 2024 HSA 6200	
Employee Only	\$48.00
Employee + Spouse	\$225.27
Employee + Children	\$193.03
Family	\$311.58

### Dental

Employee Only	\$0.00
Employee + Spouse	\$0.00
Employee + Children	\$0.00
Family	\$0.00

### Vision

Employee Only	\$0.00
Employee + Spouse	\$0.00
Employee + Children	\$0.00
Family	\$0.00



# MEDICAL BENEFIT—PPO HSA PLAN



CARRIER	Anthem Blue Cross Blue Shield	
PLAN TYPE	Blue Access 2024 HSA	
	NETWORK	NON-NETWORK
DEDUCTIBLE	\$6,200 Ind / \$12,400 Fam	\$18,600 Ind / \$37,200 Fam
TYPE	Embedded	Embedded
CO-INSURANCE	100%	70/30%
OUT-OF-POCKET WITH DEDUCTIBLE & CO-PAYS	\$6,350 Ind / \$12,700 Fam	\$22,225 Ind / \$44,450 Fam
PHYSICIAN		
OFFICE VISITS	100% after Ded.	Ded. & Co-Ins.
PREVENTIVE CARE	Covered in Full	Ded. & Co-Ins.
FACILITY		
PROFESSIONAL SERVICES	100% after Ded.	Ded. & Co-Ins.
INPATIENT HOSPITAL	100% after Ded.	Ded. & Co-Ins.
OUTPATIENT FACILITY	100% after Ded.	Ded. & Co-Ins.
EMERGENCY ROOM	100% after Ded.	Covered as Network Benefit
URGENT CARE	100% after Ded.	Ded. & Co-Ins.
PRESCRIPTION DRUGS		
RETAIL	100% after Ded.	Ded. & Co-Ins.
MAIL ORDER	100% after Ded. 90 day mail order (Tiers 1,2,3) 30 day mail order (Tier 4)	Not Covered

**Disclaimer**

This benefit overview only summarizes your benefit plans. If there is a discrepancy between the information in this overview and the official plan documents, the plan documents will always govern. While the company intends to continue these plans, it reserves the right to change, amend or terminate them at any time for any reason.

# MEDICAL PLAN DEFINITIONS

## DEDUCTIBLE

The medical plan has an embedded deductible. No one family member may contribute more than the individual deductible amount to the family deductible. Once the single deductible has been satisfied, benefits for that member are payable subject to coinsurance. Once the family deductible has been satisfied, benefits for the family are payable subject to coinsurance.

Deductibles run on a plan year basis and will reset to \$0 every June 1st. This is also known as your benefit period.

## CO-PAYMENT

A flat dollar amount that you pay for certain healthcare services (such as office visits). Under your HSA Plan option prescription drug co-payments will apply after the deductible is met.

## CO-INSURANCE

The percentage of cost that the plan and you share for covered healthcare expenses. For example, the plan may pay 80% of the cost and then you may pay 20%. In this case, your co-insurance is 0%. Your network co-insurance is a percent of the discounted charges that your carrier has negotiated.

## OUT-OF-POCKET LIMIT

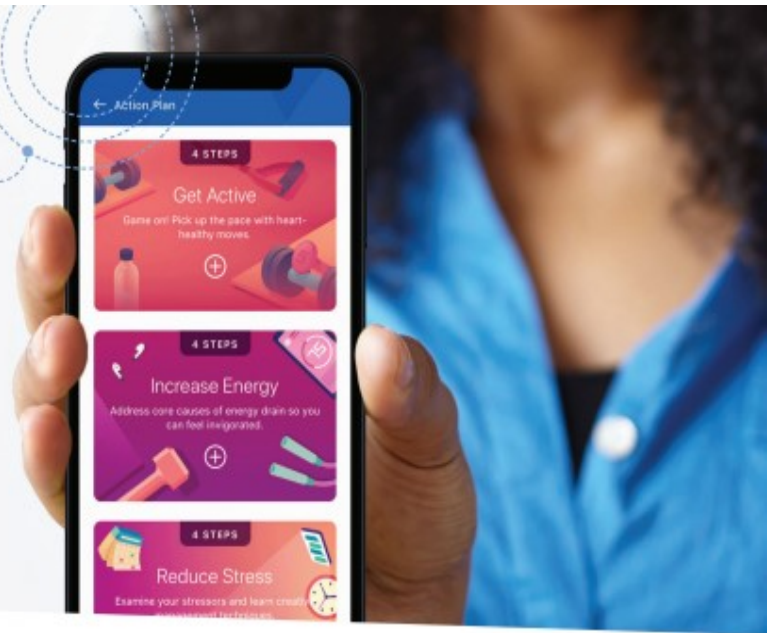
When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period. Your co-insurance and deductibles count toward your out-of-pocket limit.

## PREVENTIVE CARE

Unlike diagnostic care which is used to find the cause of existing illnesses, preventive care helps protect you from getting sick. The range of preventive care services covered at no cost share when provided in-network are designed to meet the requirements of federal and state law. Exclusions and limitations may apply. Check your medical policy for details.

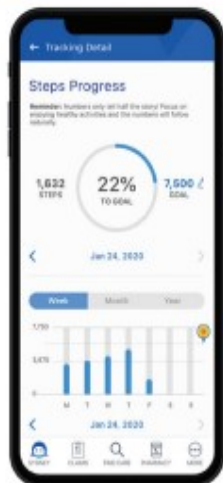
# Discover a powerful and more personalized health app

View all your benefits and access wellness tools to improve your overall health with the Sydney Health app



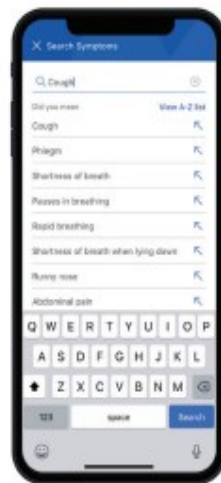
The Sydney<sup>SM</sup> Health mobile app works with you by guiding you to better overall health — and for you by bringing your benefits and health information together in one convenient place. Sydney Health has everything you need to know about your benefits, so you can make the most of them while taking care of your health.

## Working with you



- Reminding you about important preventive care needs\*
- Planning and tracking your health goals, fitness, and rewards
- Guiding you with insights based on your history and changing health needs
- Empowering you with personalized tools to find and compare healthcare providers and check costs\*

## Working for you



- Storing your member ID card so you can show, email, or fax it right from your phone
- Connecting you directly to care through a virtual video or text visit



Download Sydney Health today





# Employee Assistance Program

## Service Summary

### Jane Pauley Community Health Center



Available 24/7, 365 days a year  
Everything you share is confidential\*

Life can be full of challenges. Your Anthem Employee Assistance Program (EAP) is here to help you and your household members. EAP offers a wide range of no-cost support services and resources, including:



#### Counseling

- Up to 4 visits per issue
- In-person or online visits
- Call EAP or use the online Member Center to initiate services



#### Legal consultation

- 30-minute phone or in-person meeting
- Discounted fees to retain a lawyer
- Free legal resources, forms, and seminars online



#### Financial consultation

- Phone meeting with financial professionals
- Regular business hours; no appointment required
- Free financial resources and budgeting tools online



#### ID recovery

- Help reporting to consumer credit agencies
- Assistance with paperwork and creditor negotiations



#### Emotional Well-being Resources

- Digital tools to improve emotional well-being
- Team up with an experienced clinical coach
- Practice mindfulness on the go



#### Dependent care and daily living resources

- Online information about child care, adoption, elder care, and assisted living
- Phone consultation with a work-life specialist
- Help with pet sitting, moving, and other common needs



#### Other anthemEAP.com resources

- Well-being articles, podcasts, and monthly webinars
- Self-assessment tools for emotional health issues



#### Crisis consultation

- Toll-free emergency number; 24/7 support
- Online critical event support during crises

### We are ready to support you

You can call us at 800-865-1044, or go to [anthemEAP.com](https://www.anthemEAP.com) and enter your company code: Jane Pauley Health Center

When something unexpected happens, EAP can help you figure out your next steps. Contact us today.

\* In accordance with federal and state law, and professional ethical standards. This document is for general informational purposes. Check with your employer for specific information on the services available to you.

Language Access Services – (TTY/TDD: 711)  
Spanish – Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda.  
Chinese – 您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務熱線尋求協助。

Anthem complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/cal/networkaccess](https://www.anthem.com/cal/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. also HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thomson Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. (trades as Anthem Blue Cross and Blue Shield in Virginia), and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out-of-network benefits in PHS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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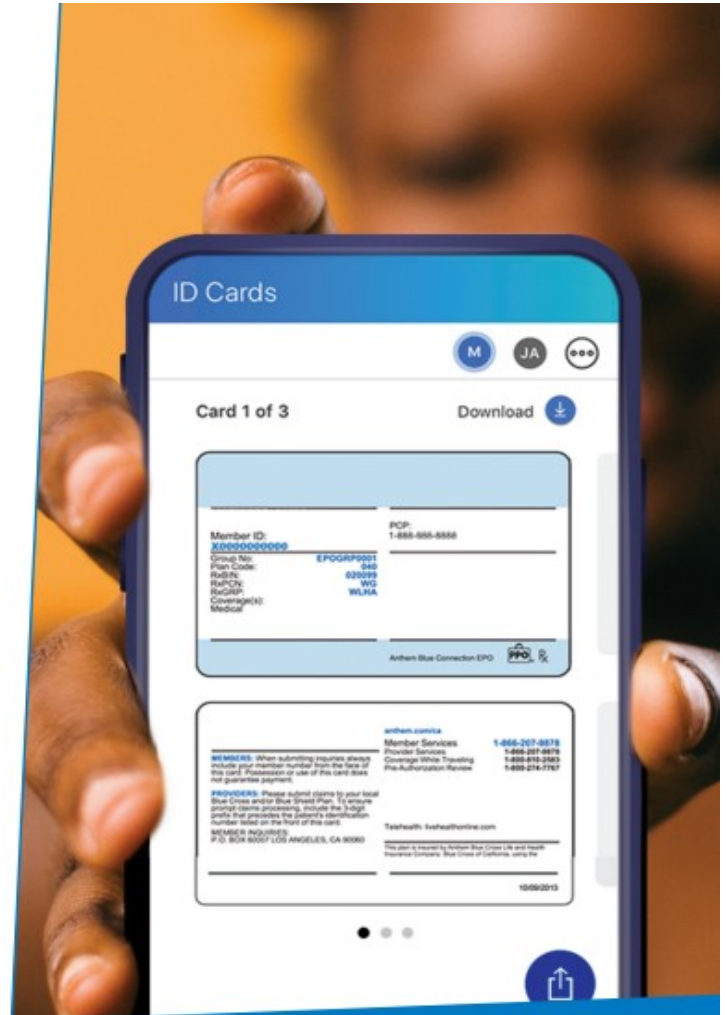
# Choose digital for your member ID card

To make the most of your health plan benefits, think about choosing a digital ID card. It works just like a printed ID card, but it's more convenient to use when you need care.

A digital ID card makes it easier to access your benefits

- No need to wait for your printed card to come in the mail. Your digital ID card is available sooner.
- Using it is simple:
  - Print a copy anytime.
  - Email or fax it right from your computer or mobile device.
  - Share right from your phone with family members, doctors, and healthcare professionals.
  - Enlarge the view on your screen to read the details more easily.

**Here's a tip:** Download the card to your smartphone, so you'll always have it there even without a phone signal.



## Sign up for your digital ID card today – in just a few steps:

1. Log in to the **Sydney Health** mobile app or **anthem.com**.
2. Go to **Profile** and choose **Mobile ID Cards** under **Communication Preferences**.
3. Select **On**, and you will not receive a card by mail.



Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/you/networkaccess](http://anthem.com/you/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 20 counties in the Kansas City area): RightChoice<sup>SM</sup> Managed Care, Inc. (RIT), Healthy Alliance<sup>SM</sup> Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WICIC). CompCare underwrites or administers HMO or POS policies; WICIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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Be sure your profile includes the best email address to reach you so we can send you important plan and ID card updates.

If you need help, use the chat feature to connect with us or call the Member Services number on your ID card. If you need a printed copy, log in to **anthem.com** to print it or request us to send you one.



# Save money with SpecialOffers and discounts

As part of your health plan, you qualify for discounts on products and services that help promote better health and well-being. These discounts are available through SpecialOffers to help you save money while taking care of your health.



## Dental, hearing, and vision

### Dental

#### ProClear™ Aligners

You can improve your smile without metal braces and dental visits. These clear, teeth-straightening aligners, which you buy online, are an excellent lower-cost option to the regular wire braces or aligner treatments you receive through an orthodontist.

#### RefreshaDent

Save on premium dentures from the comfort of your home with a lifetime warranty.

### Hearing

#### NationsHearing®

Receive hearing screenings and in-home service at no additional cost. You can also receive hearing aids at a discounted rate.

#### Hearing Care Solutions

Receive no-cost hearing exams and discounts on hearing aids. Hearing Care Solutions has 3,100 locations and eight manufacturers, and offers a three-year warranty, batteries for two years, and unlimited visits for one year.

### Amplifon

Save on top-quality care and ongoing service and support for your hearing aids.

### Eyewear

#### Glasses.com® and 1-800 CONTACTS®

Shop for the latest brand-name frames at a fraction of the cost for similar frames at other retailers. You can also receive additional savings on orders of \$100 or more, plus no-cost shipping and returns.

### EyeMed

Take advantage of discounts on new glasses, nonprescription sunglasses, and eyewear accessories.

### LASIK

#### Premier LASIK Network

Save on LASIK when you choose any featured Premier LASIK Network provider.

### TruVision

Save on LASIK eye surgery at over 1,000 locations.

## Health and fitness

### Health

#### **BREVENA**

Enjoy a discount on BREVENA skin care creams and balms for smooth, rejuvenated skin from head to toe.

#### **ChooseHealthy®**

Discounts are available on acupuncture, chiropractic, massage, podiatry, physical therapy, and nutritional services. You also have discounts on fitness equipment, wearable trackers, and health products such as vitamins and nutrition bars.

#### **LifeMart®**

Deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services, yoga classes, sports gear, and vision care.

### Fitness

#### **Active&Fit Direct™**

Choose from more than 11,900 participating fitness centers nationwide at a discounted rate. This program is offered through American Specialty Health Fitness, Inc.

#### **Fitbit®**

Work toward your fitness goals with Fitbit trackers and smartwatches that go with your lifestyle and budget.

#### **Garmin®**

Discounts are available on select Garmin wellness devices.

#### **GlobalFit®**

Discounts are available for gym memberships, fitness equipment, coaching, and other services.

## Family and home

### Family

#### **WINFertility®**

Save up to 40% on infertility treatment. WINFertility helps make quality treatment more affordable.

#### **Safe Beginnings®**

Babyproof your home while saving on everything from safety gates to outlet covers.

#### **23andMe®**

Save on health and ancestry kits to learn about your wellness, ancestry, and more.

### Home

#### **Nationwide® pet insurance**

Receive discounts when you enroll through your company or organization. Additional savings are available when you enroll multiple pets.

#### **ASPCA® Pet Health Insurance**

Find reduced rates on pet insurance and choose from three levels of care, including flexible deductibles and custom reimbursements.

## Medicine and treatment

### Medicine

#### **Puritan's Pride®**

Choose from a large selection of discounted vitamins, minerals, and supplements.

#### **Allergy Control Products and National Allergy Supply™**

Save on select doctor-recommended products such as allergy-friendly bedding, air purifiers and filters, and asthma products. Some orders qualify for no-cost ground shipping within the contiguous U.S.

### Treatment

#### **The Living Well Course Series**

Choose one of the online living programs and save on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or face an alcohol problem.





## Discover your options for quick care

Find out more about these emergency room alternatives

When you're looking for care in a hurry, you may be wondering how to receive it safely and quickly. If it's not a life-threatening emergency and your doctor isn't available, you have other options.

You can save **up to \$1,100** when you opt for care somewhere other than the ER when you need nonemergency care.<sup>1,2,3</sup>

### What to do when you need care fast



#### Step 1: Call your primary care doctor or 24/7 NurseLine

Your doctor can help you decide where to receive care, whether it's a visit to the office, the emergency room (ER), or somewhere else. If your doctor isn't available, call the 24/7 NurseLine at the number on the back of your ID card for guidance.



#### Step 2: If it's not an emergency, choose one of these options to save time and money

Depending on your needs, you have these choices:

- **Retail health clinic** — Usually in a major pharmacy or retail store where you can receive basic health care services from a health care professional.
- **Walk-in doctor's office** — No appointment is needed for routine care and common illnesses.
- **Urgent care center** — For conditions that need care right away such as stitches, lab tests or X-rays.
- **LiveHealth Online** — Have a video visit in minutes with a board-certified doctor 24/7 on your mobile device, tablet, or computer with a webcam. No appointment is needed. Go to [livehealthonline.com](https://livehealthonline.com) or download the free app to register.

These options are more convenient than the ER. You can use them at night and on weekends, so you don't have to wait to be treated.

**If you're an HMO member**, talk to your primary care doctor to understand your options for quick care. Your doctor can also help you find quick care centers in your plan.

#### A helpful reminder

If you go to the ER when it isn't an emergency, you could be responsible for the full cost of treatment.

# Behavioral health help guide

Support programs are available when you need them



Your emotional well-being is important. That's why we offer programs and services to help support your overall health. If you or a family member are facing emotional health challenges, such as mental health conditions, substance abuse, or eating disorders, the following resources can help make a difference.

Program	How it can help <sup>1</sup>
Learn to Live	If you or a loved one need help managing behavioral health symptoms, this self-guided digital Cognitive Behavioral Therapy (CBT) can help. Learn to Live uses <b>digital tools</b> and engaging media to help people manage symptoms such as depression, anxiety, substance use, stress, and sleep problems. To join: Log in to <a href="https://www.anthem.com">anthem.com</a> or the <b>Sydney Health mobile app</b> , go to <b>My Health Dashboard</b> , choose <b>Programs</b> , and select <b>Emotional Well-being Resources</b> .
LiveHealth Online <sup>2,3</sup>	If you need to see a behavioral health therapist, LiveHealth Online can connect you via video visit to a specialist who can help with stress, anxiety, and depression. For psychiatry services, LiveHealth Online offers resources to help manage and support a behavioral health condition. Go to <a href="https://livehealthonline.com">livehealthonline.com</a> or the <b>Sydney Health mobile app</b> .
Eating Disorder Management	If you or a dependent is admitted to an intensive care setting for eating disorder treatment, an Anthem care manager will reach out and work with you to make sure you are receiving the support you need.
Substance Use Treatment and Recovery	If you or a dependent need long-term substance use treatment, including withdrawal management and medication-assisted treatment (MAT), Aware Recovery Care (ARC) can provide it in the privacy and security of your home. <b>To learn more about working with an Aware Recovery Care team, please call 844-AWARERC or 317-779-0310 for immediate help. Aware Recovery Care works with clients throughout Indiana.</b>
Child/Adolescent Family/Guardian Outreach	If you have a child receiving behavioral health services in a hospital setting, an Anthem care manager will contact you within 48 hours of your child's admission. They will help you understand the recovery process, discuss a treatment plan for when your child comes home, and answer questions.
Autism Spectrum Disorder (ASD) Family Outreach	If your child has ASD, your family may need support services. This program focuses on the entire family, guiding you through treatment and keeping your child's providers connected. To enroll, call an Anthem Behavioral Health care manager at the number on the back of your ID card.
Intensive In-home Behavioral Health Services	You and your dependents (ages 3 to 24) with complex psychiatric or substance abuse challenges can use a number of in-home treatment programs. An emergency department, inpatient facility, or Anthem care manager can refer you.
Behavioral Health Case Management	If you need consults or referrals for conditions such as depression, anxiety, or bipolar disorder, our Behavioral health case managers can help. Call the number on the back of your ID card to learn more.

**Whatever your needs, we are here with support to help you improve your quality of life.**

To find a provider or resource in your plan, call the number on the back of your ID card, or use the "Find Care" feature on [anthem.com](https://www.anthem.com) or the **Sydney Health mobile app**.






# Wellbeing Solutions




## Focus on your well-being and earn rewards up to \$200

### The more activities you complete, the greater your reward

The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your best. When you complete any of the activities listed below sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers. You choose the activities you'd like to complete to receive the maximum of \$200.

Activity Type	Activities	Amount
 Preventive care	Have an annual preventive wellness exam or well woman exam with your doctor	\$25
	Get an annual cholesterol test <sup>1</sup>	\$20
	Have a colorectal cancer screening (ages 45 and older)	\$25
	Have a routine mammogram (women ages 40 to 74)	\$25
	Have an annual eye exam <sup>2</sup>	\$25
	Get an annual flu shot	\$20



Activity Type	Activities	Amount
 <b>Condition management programs</b>	ConditionCare: Work one on one with your health coach and earn rewards for participating in and completing the program <sup>3</sup>	Up to \$50 (\$20/\$30)
	Building Healthy Families: Support is available through the Sydney <sup>SM</sup> Health app wherever you are in your family planning process, such as trying to conceive or raising your toddler <sup>4</sup>	Up to \$40 (\$10/\$10/\$10/\$10)
	Well-being Coach – Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward <sup>5</sup>	\$25
	Well-being Coach – Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward <sup>6</sup>	\$25
 <b>Digital &amp; wellness activities</b>	Log in to your Anthem account	\$5
	Connect a fitness or lifestyle device	\$5
	Complete a health assessment and receive tailored health recommendations	\$20
	Complete action plans around eating healthy, weight management, and physical activity	Up to \$25 (\$5 per action plan)
	Track your steps	Up to \$60 (\$2 per 50,000 steps tracked)
	Complete Well-being Coach digital daily check-ins <sup>7</sup>	Up to \$20 (\$4 per milestone)
	Update your contact information	\$10

### Well-being Coach can help you meet your goals

The Well-being Coach digital coaching app offers you 24/7 personalized support. Well-being Coach can help you maintain a healthy weight, quit tobacco, and improve your nutrition, exercise habits, mindfulness, and sleep. If you need extra support with weight management or quitting tobacco, talk to a certified health coach.



### Earn rewards

Here's how and when you'll earn rewards for completing the activities already mentioned.

**Preventive care:** Simply visit your doctor for any of the screenings or appointments listed in the chart. Your rewards are added to your account after your claim is processed, which may take up to 60 days.

**Condition management:** Rewards are added to your account as you meet certain benchmarks or complete a program. Programs include: ConditionCare (for asthma, diabetes, and heart or lung conditions), Building Healthy Families, and Well-being Coach for weight management and tobacco cessation.

**Digital and wellness activities:** Log in to the Sydney Health app or [anthem.com](https://www.anthem.com) to complete available activities, such as taking a health assessment, participating in the Well-being Coach digital program, and tracking your steps. Rewards are added to your account as activities are completed.

## Use your rewards toward electronic gift cards for select retailers.

- 1 To view your rewards, open the Sydney Health app or go to **anthem.com**. Next, go to *My Health Dashboard*.
- 2 Select **My Rewards**.
- 3 Select **Redeem Rewards** to see how much you've earned. Use your rewards toward electronic gift cards from popular retailers, including Amazon, Uber, Gap Options (all brands), Apple, Target, The Home Depot, and TJ Maxx. The minimum gift card amount is set by each individual retailer.



Download the Sydney Health mobile app by scanning this QR code with your phone's camera.

## Do you have questions?

Log in at **anthem.com** or open the Sydney Health app. Then go to *My Health Dashboard* and select **My Rewards** to learn more. You can also call Member Services at the number on your ID card.

## DENTAL BENEFITS



In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings, and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

Dental Benefit	Anthem Dental Essential Choice
Preventive Services	Exams, cleanings, X-rays — 100% (deductible waived)
Deductible (Individual / Family)	\$50 / \$150 Calendar Year
Basic Services	Fillings, root canals — 80% after deductible
Major Services	Periodontics, crowns — 50% after deductible
Annual Maximum	\$1,000 per person
Orthodontics (child only through age 18)	\$1,000 Lifetime Max, 50% covered dependent children only

**Disclaimer**

This benefit overview only summarizes your benefit plans. If there is a discrepancy between the information in this overview and the official plan documents, the plan documents will always govern. While the company intends to continue these plans, it reserves the right to change, amend or terminate them at any time for any reason.

## VISION BENEFIT

Driving to work, reading a news article, and watching TV are all activities you likely perform every day. Your ability to do all these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

Jane Pauley Community Health Center vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams, other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

Significant out-of-pocket savings are available by visiting one of our provider network locations (LensCrafters, Pearle Vision, Target Optical, etc..)

Blue View Vision	In Network	Out of Network	Benefit Frequency
<b>Comprehensive Eye Exam</b>	\$10 Co-pay	Reimbursed up to \$42	12 months
<b>Standard Plastic Lenses</b>			12 months
Single Vision	\$25 Co-pay	Reimbursed up to \$40	
Bifocal	\$25 Co-pay	Reimbursed up to \$60	
Trifocal	\$25 Co-pay	Reimbursed up to \$80	
Frames	20% off balance over \$130 Allowance	Reimbursed up to \$45	12 months
<b>Contact Lenses (Only one option available per Benefit Frequency)</b>			12 months
Conventional	15% off balance over \$130 Allowance	Reimbursed up to \$105	
Medically Necessary	Covered in Full	Reimbursed up to \$210	

**Disclaimer**

This benefit overview only summarizes your benefit plans. If there is a discrepancy between the information in this overview and the official plan documents, the plan documents will always govern. While the company intends to continue these plans, it reserves the right to change, amend or terminate them at any time for any reason.

# EMPLOYER PAID BENEFITS



## BASIC LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. Jane Pauley Community Health Center pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums.

*Beneficiary information should be reviewed annually to confirm nothing has changed.*

## DISABILITY INSURANCE

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness. Jane Pauley Community Health Center pays for the full cost of short- and long-term disability insurance—meaning that you owe nothing out of pocket.

LIFE/AD&D	Unum
BENEFIT: All eligible employees are automatically enrolled in a term life and AD&D policy.	1x annual salary up to \$500,000
ACCELERATED DEATH PROVISION: One time benefit should you become terminally ill.	100% to \$250,000
REDUCTION SCHEDULE: Benefit amount reduces based on age.	65% at age 65 50% at age 70
Review Certificate of Coverage for additional benefit details and restrictions.	

SHORT-TERM DISABILITY	Unum
BENEFIT	60% of earnings up to \$3,100/week
BENEFIT BEGINS	14 day elimination period for accident and illness
MAXIMUM DURATION	11 weeks
Review Certificate of Coverage for additional benefit details and restrictions.	

LONG-TERM DISABILITY	Unum
BENEFIT	60% of earnings up to \$10,000/month
BENEFIT BEGINS	90 day elimination period
PRE-EXISTING CONDITIONS: Any sickness or injury, including all related conditions and complications, or pregnancy, for which a member received medical treatment, consultation, care, or	3 Months prior / 12 Months insured
Review Certificate of Coverage for additional benefit details and restrictions.	



## ADDITIONAL BENEFIT DETAILS



### SUPPLEMENTAL & WHOLE LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. Eligible Employees can purchase additional Life Insurance coverage for themselves, their spouse, and dependent children.

*Beneficiary information should be reviewed annually to confirm nothing has changed.*

### VOLUNTARY DISABILITY INSURANCE

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness. Eligible Employees can purchase additional Short-Term Disability coverage.

SUPPLEMENTAL LIFE & AD&D	Unum
<p><b>BENEFIT:</b> Eligible employees can purchase additional Life/AD&amp;D insurance coverage for themselves, their spouse, and dependent children.</p> <p>Costs based on age and coverage selection.</p>	<p><b>Employee:</b> \$10,000 increments up to the lesser of 5x annual salary or maximum of \$500,000</p> <p><b>Spouse:</b> up to 100% of Employee amount in increments of \$5,000 up to \$250,000</p> <p><b>Child:</b> up to 100% of Employee amount in increments of \$2,000 up to \$10,000</p>

VOLUNTARY WHOLE LIFE	Unum
Employee	Benefit amount is based on the premium amount you select, your age when coverage begins, and whether you use tobacco
Spouse (Individual)	Benefit amount is based on the premium amount you choose, your spouse's age when coverage begins, and whether they use tobacco.
Spouse (20-year Term Life)	Choose a benefit amount from \$5,000 to \$25,000, as long as it's not more than your own coverage.
Child(ren) (Individual)	Coverage Available
Child(ren) (Term Life)	Up to \$10,000
Review Certificate of Coverage for additional benefit details and restrictions.	

VOLUNTARY SHORT-TERM DISABILITY	Unum
Active Full-time Employee	Working in the United States at a minimum of 30 hours per week. Choose a monthly benefit between \$400 and \$5,000 for covered disabilities due to injury or illness. Coverage of up to 75% of your income salary may be offered. You may have to answer some additional health questions.
Review Certificate of Coverage for additional benefit details and restrictions.	

## ADDITIONAL BENEFIT DETAILS



### CRITICAL ILLNESS

Critical illness insurance provides additional coverage for medical emergencies like heart attack, stroke, or cancer. Because these emergencies or illnesses often incur greater than average medical costs, these policies pay out cash to help cover those overruns to pair with traditional health insurance.

CRITICAL ILLNESS	Unum
<ul style="list-style-type: none"><li>- <b>Employee:</b><ul style="list-style-type: none"><li>• \$5,000—\$50,000 in \$5,000 increments as applied for by You and approved by Unum.</li></ul></li><li>- <b>Dependent:</b><ul style="list-style-type: none"><li>• Spouse:<ul style="list-style-type: none"><li>◆ 100% of employee amount</li></ul></li><li>• Child:<ul style="list-style-type: none"><li>◆ 50% of employee amount</li></ul></li></ul></li><li>- <b>Covered Conditions:</b><ul style="list-style-type: none"><li>• Include but not limited to Cancer, Vascular, Organ Failure, etc..</li></ul></li></ul> <p style="text-align: center;">Review Certificate of Coverage for additional benefit details and restrictions.</p>	

## ADDITIONAL BENEFIT DETAILS



### ANTHEM EAP

Life can be full of challenges. Your Anthem Employee Assistance Program (EAP) is here to help you and your household members. EAP offers a wide range of no-cost support services and resources.



### UNUM EAP

It is designed to provide low or no cost services to you for life challenges you may be facing. This is a free service for employees.



### AFLAC VOLUNTARY BENEFITS

All Premiums are 100% paid by the employee through convenient payroll deduction. Plans offered include accident insurance, cancer care, hospitalization plan, and critical illness. Contact Jay Newlin, AFLAC District Sales Coordinator, at 317-679-8439 for further information.



### NATIONWIDE PET INSURANCE

All premiums are 100% paid by the employee through convenient payroll deduction. Learn more at [PetsVoluntaryBenefits.com](https://PetsVoluntaryBenefits.com)

## **401K / PAID TIME OFF / PAID TIME AWAY / HOLIDAYS**

### **Retirement Plan:**

Jane Pauley offers an employee funded 401(k) retirement program through ADP Retirement Services. Jane Pauley Community Health Center, Inc. will match 100% of the first 6% of your contributions. Employees are auto-enrolled at the 6% level once eligible unless you choose a different percentage or choose to opt out of the plan. Waiting period is successfully completing six months of employment.

### **Paid Time Off / Away:**

**0-4 Years of Service:** 20 Days Per Year or 6.15 Hours Per Pay Period

**5-9 Years of Service:** 25 Days Per Year or 7.69 Hours Per Pay Period

**10+ Years of Service:** 30 Days Per Year or 9.23 Hours Per Pay Period

**Exempt Employees:** 27 Days Per Year (Awarded Annually Based on FTE Status)

**Providers CME and CEU:** 5 Days Per Year (Awarded Annually Based on FTE Status)

### **Holidays:**

Jane Pauley Community Health Center, Inc. recognizes six holidays per year. All holidays listed below are company paid holidays for ALL Jane Pauley employees.

- New Year's Day
- Memorial Day
- Labor Day
- Independence Day
- Thanksgiving Day
- Christmas Day

# MB PERKS



## Member Perks

Visit <https://mbperks.com>

SCAN FOR SAVINGS

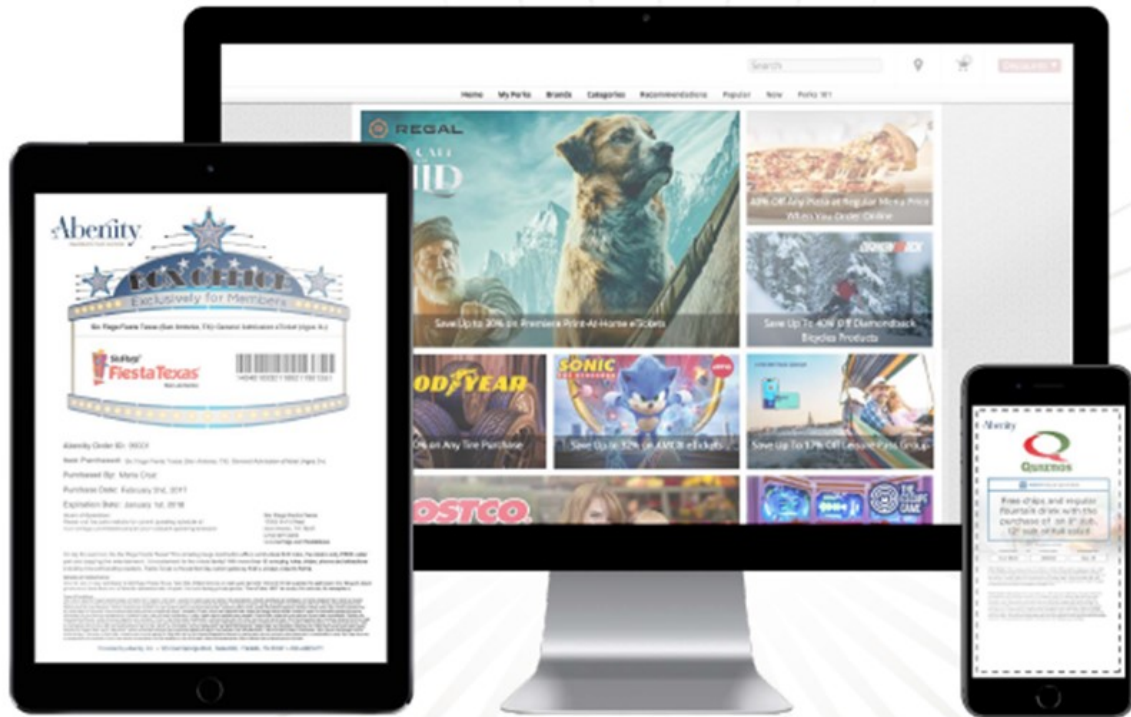


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## CARRIER CONTACT INFORMATION

<u>Vendor/Carrier</u>	<u>Phone</u>	<u>Website</u>
Anthem BlueCross BlueShield Network	1-833-578-4441	<a href="http://www.anthem.com">www.anthem.com</a>
Anthem Vision	1-866-723-0515	<a href="http://www.anthem.com">www.anthem.com</a>
Anthem Dental	1-866-723-0515	<a href="http://www.anthem.com">www.anthem.com</a>
Anthem EAP	1-800-865-1044	<a href="http://www.anthemEAP.com">www.anthemEAP.com</a>
ADP Retirement Services	1-800-695-7526	<a href="http://mykplan.adp.com">http://mykplan.adp.com</a>
Group Unum (Life, AD&D, LTD, STD,)	1-800-421-0344	<a href="http://www.unum.com">http://www.unum.com</a>
Unum Voluntary Individual Policies	1-800-635-5597	<a href="http://www.unum.com">http://www.unum.com</a>
Unum EAP	1-800-854-1446	<a href="http://www.unum.com/lifebalance">www.unum.com/lifebalance</a>
AFLAC Voluntary Benefits- Jay Newlin, Aflac Representative	(317) 679-8439	<a href="http://www.aflac.com">http://www.aflac.com</a>
Nationwide Pet Insurance	1-800-540-2016	<a href="http://www.petsnatiowide.com">www.petsnatiowide.com</a>

## ADDITIONAL SERVICES

### MCGOHAN BRABENDER ADVOCATE TEAM

If you have a question or issue come up with one of your benefits, call the appropriate carrier using the phone number provided on the back of your identification card. If your initial contact with the carrier does not reach a desired resolution, contact our MB Advocates. Our dedicated problem-solvers and experienced advocates are here to assist you when issues arise with claims, billing or benefits.

**Monday – Friday, 8 a.m. – 5 p.m.**

**Phone: 937.260.4300 or 877.635.5372**

**Fax: 937.499.1160**

**Email: [mbadvocates@mcgohanbrabender.com](mailto:mbadvocates@mcgohanbrabender.com)**

### RetireMED

The RetireMED Program guides you through the transition to Medicare coverage upon retirement. Their goal is to keep you informed and provide you with the knowledge and confidence you need to make important decisions that affect your health plan coverage. The program delivers five pillars of service—personalized communication, advisors, access to health care plans, lifelong support and resource libraries—all at no cost to you!

**Locations: Dayton and Cincinnati Advisory Centers**

**Phone: 1.866.600.4266**

**[www.retiremed.com/mb](http://www.retiremed.com/mb)**

**RetireMED**

### FINANCIAL ASSISTANCE

McGohan Brabender partners with Everhart Advisors, an independent consulting and advisory firm, to help you meet your financial goals through funding for higher-education, personal retirement planning, establishing brokerage accounts, asset consolidation, individual life insurance, long-term care insurance, and wealth transfer.

**Phone: 937.260.4342**

**Email: [info@everhartadvisors.com](mailto:info@everhartadvisors.com)**

**[www.everhartadvisors.com](http://www.everhartadvisors.com)**

**everhart**  
ADVISORS

### PRESCRIPTIONS

Search for the cheapest price for your generic drugs at [www.goodrx.com](http://www.goodrx.com).

#### McGohan Brabender Account Team

Account Manager	Name: Brian Doll	Phone Number: 317.740.0774 Email: <a href="mailto:bdoll@mcgohanbrabender.com">bdoll@mcgohanbrabender.com</a>
Benefit Specialist	Name: Keegan Saben	Phone Number: 317.740.0775 Email: <a href="mailto:ksaben@mcgohanbrabender.com">ksaben@mcgohanbrabender.com</a>



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