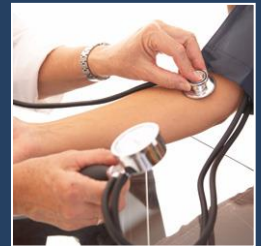


Fern Ridge School District 28J Benefits Resource Guide





YOUR SERVICE TEAM

BENEFITS

It is our desire to work with you and your personnel to establish direct, efficient communications with our office. We are committed to serving your insurance and risk management needs with excellence.



RICH ALLM
CONSULTANT
rallm@whainsurance.com
DIRECT: (541) 284-5853
MOBILE: (503) 580-3185



KATIE KLEIN
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SAM BUCHHEIT
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KAYLA JOHNSTON
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DIRECT: (541) 284-5857

CONTACT

LOCAL OFFICE
(541) 342-4441

TOLL FREE
(800) 852-6140

FAX
(541) 484-5434

ADDRESS
2930 CHAD DRIVE
EUGENE, OR 97408

Contact Information

Refer to this list when you need to contact one of your benefit vendors. For general information contact Human Resources.

MEDICAL: page 8
PacificSource
(866) 373-7053
www.pacificsource.com

DENTAL: page 27
PacificSource
(866) 373-7053
www.pacificsource.com

VISION: page 29
PacificSource
(866) 373-7053
www.pacificsource.com

LIFE & DISABILITY: page 45
United Heritage
(208) 493-6100
www.unitedheritage.com

FLEXIBLE SPENDING ACCOUNTS (FSA): page 51
BPAS
(866) 401-5272
www.bpas.com

HEALTH REIMBURSEMENT ARRANGEMENT (HRA) page 53
BPAS
(866) 401-5272
www.bpas.com

HEALTH SAVING ACCOUNT (HSA) page 55
HSA Bank
(800) 357-6246
www.hsabank.com

EXTRAS: page 35

Eligibility Information

Who is Eligible and When:

Full time employees or any employee regularly scheduled to work 20 or more hours per week will be eligible for all benefits at time of hire.

Effective dates for insurance programs will be the 1st of the month following the month of employment

Open Enrollment

We are currently in an open enrollment period for the 2019/2020 plan year. If you are currently enrolled on the \$1000 deductible or \$1500 HSA, we will automatically roll you to the following plans:

\$1000 Deductible rolls to \$1500 Deductible
\$1500 HSA rolls to \$2000 HSA
\$5000 Deductible will stay the same

You will not need to complete any forms unless you would like to change plans, add or delete dependents or enroll in the FSA Plan for the 2019/2020 plan year.

If you would like to make changes to your current enrollment, please see the Business Office for the necessary forms or you can obtain the forms from the Districts website at <http://www.fernridge.k12.or.us/employee-benefits/>

All change requests must be returned to the Business Office by September 10th .

Quanah Bennett
Business Manager
541-935-2253
qbennett@fernridge.k12.or.us

Leiisa Boytz
Payroll
541-935-2253
lboytz@fernridge.k12.or.us



Fern Ridge School District Plan Comparison - PacificSource

	PacificSource - Plans Effective October 1, 2019					
	\$1500 Deductible		\$2000 HSA		\$5000 Deductible	
	In-Network		In-Network		In-Network	
Individual Deductible per Calendar Year	\$1,500		\$2,000		\$5,000	
Maximum Family Ded. Per Cal. Yr	\$3,000		\$4,000		\$10,000	
Out of Pocket Maximum - Individual	\$4,000		\$3,500		\$5,600	
Out of Pocket Maximum - Family	\$8,000		\$7,000		\$11,200	
Preventative Services						
Well-Baby care	Covered in Full		Covered in Full		Covered in Full	
Immunizations all ages	Covered in Full		Covered in Full		Covered in Full	
Routine physical Exams	Covered in Full		Covered in Full		Covered in Full	
Routine, preventive colonoscopy	Covered in Full		Covered in Full		Covered in Full	
Professional Services						
Office Visits including mental health/chemical dependency	\$25 Copay *		20%		\$35 Copay *	
Specialist Visits	\$25 Copay *		20%		\$35 Copay *	
Urgent Care Office Visits	\$25 Copay *		20%		\$35 Copay *	
Diagnostic Lab and X-ray	20% *		20%		20%	
Advanced Imaging	20%		20%		20%	
Surgery	20%		20%		20%	
Hospital Services						
Hospital Stay including mental health/chemical dependency	20%		20%		20%	
Maternity Hospital	20%		20%		20%	
Outpatient day surgery	20%		20%		15%	
Emergency room visits	20% after \$150 Copay *		20%		20%	
Other Services						
Ambulance (ground)	20%		20%		20%	
Ambulance (air)	50%		20%		50%	
Outpatient durable medical equipment	20%		20%		20%	
Rehabilitation	20%		20%		20%	
Allergy Injections	\$5 Copay *		20%		\$5 Copay *	
Alternative Care						
Chiropractic, Acup. and Naturo. OV	\$25 Copay *		20%		\$35 Copay *	
Massage Therapy Office Visits	\$25 Copay *		20%		\$35 Copay *	
Annual Maximum	\$1000 annual max		\$1000 annual max		\$1000 annual max	
Prescription Drug Benefit						
	30 Day	90 Day	30 Day	90 Day	30 Day	90 Day
Tier 1	\$15 Copay *	\$30 Copay *	20%	20%	\$15 Copay *	\$30 Copay *
Tier 2	\$30 Copay *	\$60 Copay *	20%	20%	\$30 Copay *	\$60 Copay *
Tier 3	\$50 Copay *	\$100 Copay *	20%	20%	\$50 Copay *	\$100 Copay *
Individual Out of Pocket Maximum	Medical OOP Max		Medical OOP Max		Medical OOP Max	
Family Out of Pocket Maximum	Medical OOP Max		Medical OOP Max		Medical OOP Max	
Vision						
Benefit Availability	Per calendar year		Per calendar year		Per calendar year	
Exam	\$10 Copay *		\$10 Copay *		\$10 Copay *	
Lens Benefits	Up to \$300 Allowance		Up to \$300 Allowance		Up to \$300 Allowance	
Frame Benefit	Up to \$300 Allowance		Up to \$300 Allowance		Up to \$300 Allowance	
Contact Lens Benefit (in place of glasses)	Up to \$300 Allowance		Up to \$300 Allowance		Up to \$300 Allowance	

* - Deductible Waived

For illustration purposes only. If a conflict arises, carrier information takes precedence.

FERN RIDGE SCHOOL DISTRICT 28J
Group Health Premium Rates
2019-2020 Plan Year
PacificSource

LICENSED EMPLOYEES

FULL TIME EMPLOYEES
 0.75 - 1.00 FTE
 PART-TIME EMPLOYEES
 0.50 - 0.75 FTE
 EMPLOYEE ONLY

Medical & Rx	SC \$1500 Ded	SC \$2000 HSA	SC \$5000 Ded
	\$ 1,491.90	\$ 1,120.53	\$ 1,057.92
Vision	\$ 25.90	\$ 25.90	\$ 25.90
Dental	\$ 148.99	\$ 148.99	\$ 148.99
Life (\$50,000)	\$ 6.45	\$ 6.45	\$ 6.45
Long Term Disability	\$ 6.67	\$ 6.67	\$ 6.67
Total	\$ 1,679.91	\$ 1,308.54	\$ 1,245.93
District Contribution	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00

Total Out of Pocket \$ 179.91
HSA Contribution \$ 191.46
HRA VEBA Contribution \$ 254.07

PART-TIME EMPLOYEES
 0.50 - 0.75 FTE
 EMPLOYEE & SPOUSE

Medical & Rx	SC \$1500 Ded	SC \$2000 HSA	SC \$5000 Ded
	\$ 1,491.90	\$ 1,120.53	\$ 1,057.92
Vision	\$ 25.90	\$ 25.90	\$ 25.90
Dental	\$ 148.99	\$ 148.99	\$ 148.99
Life (\$50,000)	\$ 6.45	\$ 6.45	\$ 6.45
Long Term Disability	\$ 6.67	\$ 6.67	\$ 6.67
Total	\$ 1,679.91	\$ 1,308.54	\$ 1,245.93
District Contribution	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00

Total Out of Pocket \$ 179.91
HSA Contribution \$ 191.46
HRA VEBA Contribution \$ 254.07

PART-TIME EMPLOYEES
 0.50 - 0.75 FTE
 FAMILY

Medical & Rx	SC \$1500 Ded	SC \$2000 HSA	SC \$5000 Ded
	\$ 1,491.90	\$ 1,120.53	\$ 1,057.92
Vision	\$ 25.90	\$ 25.90	\$ 25.90
Dental	\$ 148.99	\$ 148.99	\$ 148.99
Life (\$50,000)	\$ 6.45	\$ 6.45	\$ 6.45
Long Term Disability	\$ 6.67	\$ 6.67	\$ 6.67
Total	\$ 1,679.91	\$ 1,308.54	\$ 1,245.93
District Contribution	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00

Total Out of Pocket \$ 700.07
HSA Contribution \$ 400.71
HRA VEBA Contribution \$ 363.48

CLASSIFIED EMPLOYEES

FULL TIME EMPLOYEES
 7.00 - 8.00 HOURS PER DAY
 35.00 - 40.00 HOURS PER WEEK

Medical & Rx	SC \$1500 Ded	SC \$2000 HSA	SC \$5000 Ded
	\$ 1,491.90	\$ 1,120.53	\$ 1,057.92
Vision	\$ 25.90	\$ 25.90	\$ 25.90
Dental	\$ 148.99	\$ 148.99	\$ 148.99
Life (\$6,000)	\$ 1.17	\$ 1.17	\$ 1.17
Long Term Disability	\$ 6.67	\$ 6.67	\$ 6.67
Total	\$ 1,674.63	\$ 1,303.26	\$ 1,240.65
District Contribution	\$ 1,425.00	\$ 1,425.00	\$ 1,425.00

Total Out of Pocket \$ 249.63
HSA Contribution \$ 121.74
HRA VEBA Contribution \$ 184.35

PART-TIME EMPLOYEES
 6.00 - 6.99 HOURS PER DAY
 30.00 - 34.99 HOURS PER WEEK

Medical & Rx	SC \$1500 Ded	SC \$2000 HSA	SC \$5000 Ded
	\$ 1,491.90	\$ 1,120.53	\$ 1,057.92
Vision	\$ 25.90	\$ 25.90	\$ 25.90
Dental	\$ 148.99	\$ 148.99	\$ 148.99
Life (\$6,000)	\$ 1.17	\$ 1.17	\$ 1.17
Long Term Disability	\$ 6.67	\$ 6.67	\$ 6.67
Total	\$ 1,674.63	\$ 1,303.26	\$ 1,240.65
District Contribution	\$ 1,282.50	\$ 1,282.50	\$ 1,282.50

Total Out of Pocket \$ 392.13
HSA Contribution \$ 20.76
HRA VEBA Contribution \$ 41.85

PART-TIME EMPLOYEES
 4.00 - 5.99 HOURS PER DAY
 20.00 - 29.99 HOURS PER WEEK

Medical & Rx	SC \$1500 Ded	SC \$2000 HSA	SC \$5000 Ded
	\$ 1,491.90	\$ 1,120.53	\$ 1,057.92
Vision	\$ 25.90	\$ 25.90	\$ 25.90
Dental	\$ 148.99	\$ 148.99	\$ 148.99
Life (\$6,000)	\$ 1.17	\$ 1.17	\$ 1.17
Long Term Disability	\$ 6.67	\$ 6.67	\$ 6.67
Total	\$ 1,674.63	\$ 1,303.26	\$ 1,240.65
District Contribution	\$ 1,140.00	\$ 1,140.00	\$ 1,140.00

Total Out of Pocket \$ 534.63
HSA Contribution \$ 163.26
HRA VEBA Contribution \$ 100.65

Long Term Disability premium is estimated based on a salary of \$50,000 per year. If your salary is more or less than \$50,000, your premiums will increase or decrease.
 For example - Salary of \$25,000 per year is \$3.33 per month, Salary of \$75,000 per year is \$10.00 per month, Salary of \$100,000 per year is \$13.33 per month
 Please use this formula to figure your monthly cost - Monthly Salary x .6667 / 100 x .24 = your monthly LTD cost

ADMINISTRATIVE EMPLOYEES

	SC \$1500 Ded	SC \$2000 HSA	SC \$5000 Ded
Medical & Rx	\$ 1,491.90	\$ 1,120.53	\$ 1,057.92
Vision	\$ 25.90	\$ 25.90	\$ 25.90
Dental	\$ 148.99	\$ 148.99	\$ 148.99
Life (\$100,000)	\$ 12.45	\$ 12.45	\$ 12.45
Long Term Disability	\$ 6.67	\$ 6.67	\$ 6.67
Total	\$ 1,685.91	\$ 1,314.54	\$ 1,251.93
District Contribution	\$ 1,560.00	\$ 1,560.00	\$ 1,560.00

Total Out of Pocket \$ 125.91
HSA Contribution \$ 245.46
HRA/VEBA Contribution \$ 308.07

SUPERINTENDENT

	SC \$1500 Ded	SC \$2000 HSA	SC \$5000 Ded
Medical & Rx	\$ 1,491.90	\$ 1,120.53	\$ 1,057.92
Vision	\$ 25.90	\$ 25.90	\$ 25.90
Dental	\$ 148.99	\$ 148.99	\$ 148.99
Life (\$150,000)	\$ 18.45	\$ 18.45	\$ 18.45
Long Term Disability	\$ 6.67	\$ 6.67	\$ 6.67
Total	\$ 1,691.91	\$ 1,320.54	\$ 1,257.93
District Contribution	\$ 1,932.00	\$ 1,932.00	\$ 1,932.00

Total Out of Pocket \$0.00
HSA Contribution \$ 611.46
HRA/VEBA Contribution \$ 674.07

CONFIDENTIAL EMPLOYEES

	SC \$1500 Ded	SC \$2000 HSA	SC \$5000 Ded
Medical & Rx	\$ 1,491.90	\$ 1,120.53	\$ 1,057.92
Vision	\$ 25.90	\$ 25.90	\$ 25.90
Dental	\$ 148.99	\$ 148.99	\$ 148.99
Life (\$20,000)	\$ 2.85	\$ 2.85	\$ 2.85
Long Term Disability	\$ 6.67	\$ 6.67	\$ 6.67
Total	\$ 1,676.31	\$ 1,304.94	\$ 1,242.33
District Contribution	\$ 1,632.00	\$ 1,632.00	\$ 1,632.00

Total Out of Pocket \$ 44.31
HSA Contribution \$ 327.06
HRA/VEBA Contribution \$ 389.67

FACILITIES & MAINTENANCE MANAGERS

	SC \$1500 Ded	SC \$2000 HSA	SC \$5000 Ded
Medical & Rx	\$ 1,491.90	\$ 1,120.53	\$ 1,057.92
Vision	\$ 25.90	\$ 25.90	\$ 25.90
Dental	\$ 148.99	\$ 148.99	\$ 148.99
Life (\$50,000)	\$ 6.45	\$ 6.45	\$ 6.45
Long Term Disability	\$ 6.67	\$ 6.67	\$ 6.67
Total	\$ 1,679.91	\$ 1,308.54	\$ 1,245.93
District Contribution	\$ 1,632.00	\$ 1,632.00	\$ 1,632.00

Total Out of Pocket \$ 47.91
HSA Contribution \$ 323.46
HRA/VEBA Contribution \$ 386.07

Long Term Disability premium is estimated based on a salary of \$50,000 per year. If your salary is more or less than \$50,000, your premiums will increase or decrease.
 For example - Salary of \$25,000 per year is \$3.33 per month, Salary of \$75,000 per year is \$10.00 per month, Salary of \$100,000 per year is \$13.33 per month
 Please use this formula to figure your monthly cost - Monthly Salary x .6667 / 100 x .24 = your monthly LTD cost

Medical Insurance PacificSource



\$1500 Deductible Plan – *SmartChoice Network*



Medical Benefit Summary SmartChoice 1500+25_20 S3

Fern Ridge School District

Deductible Per Calendar Year	In-network	Out-of-network
Individual/Family	\$1,500/\$3,000	\$5,000/\$10,000
Out-of-Pocket Limit Per Calendar Year	In-network	Out-of-network
Individual/Family	\$4,000/\$8,000	\$10,000/\$20,000

Note: In-network provider deductible and out-of-pocket limit accumulates separately from the out-of-network provider deductible and out-of-pocket limit. Even though you may have the same benefit for in-network and out-of-network providers, your actual costs for services provided by an out-of-network provider may exceed this policy's out-of-pocket limit for out-of-network services. In addition, out-of-network providers can bill you for the difference between the amount charged by the provider and the amount allowed by the insurance company, and this amount is not counted toward the out-of-network out-of-pocket limit. Please see allowable fee in the Definitions section of your member handbook.

The member is responsible for the above deductible and the following amounts:

Service/Supply	In-network Member Pays	Out-of-network Member Pays
Preventive Care		
Well baby/Well child care	No deductible, 0%	After deductible, 40%
Preventive physicals	No deductible, 0%	After deductible, 40%
Well woman visits	No deductible, 0%	After deductible, 40%
Preventive mammograms	No deductible, 0%	After deductible, 40%
Immunizations	No deductible, 0%	After deductible, 40%
Preventive colonoscopy	No deductible, 0%	After deductible, 40%
Prostate cancer screening	No deductible, 0%	After deductible, 40%
Professional Services		
Primary care provider (PCP) Office and home visits	No deductible, \$25	After deductible, 40%
Naturopath office visits	No deductible, \$25	After deductible, 40%
Specialist office and home visits	No deductible, \$25	After deductible, 40%
Telemedicine visits	No deductible, \$10	After deductible, 40%
Office procedures and supplies	No deductible, 0%	After deductible, 40%
Surgery	After deductible, 20%	After deductible, 40%
Outpatient rehabilitation and habilitation services	After deductible, 20%	After deductible, 40%

Service/Supply	In-network Member Pays	Out-of-network Member Pays
Chiropractic manipulations, acupuncture, and massage therapy (\$1,000 per benefit year.)	No deductible, \$25	After deductible, 40%
Hospital Services		
Inpatient room and board	After deductible, 20%	After deductible, 40%
Inpatient rehabilitation and habilitation services	After deductible, 20%	After deductible, 40%
Skilled nursing facility care	After deductible, 20%	After deductible, 40%
Outpatient Services		
Outpatient surgery/services	After deductible, 20%	After deductible, 40%
Advanced diagnostic imaging	After deductible, 20%	After deductible, 40%
Diagnostic and therapeutic radiology/lab and dialysis	No deductible, 20%	No deductible, 40%
Urgent and Emergency Services		
Urgent care center visits	No deductible, \$25	After deductible, 40%
Emergency room visits – medical emergency	No deductible, \$150 plus 20%^	No deductible, \$150 plus 20%^
Emergency room visits – non-emergency	No deductible, \$150 plus 20%^	After deductible, 40%
Ambulance, ground	After deductible, 20%	After deductible, 20%
Ambulance, air	After deductible, 50%	After deductible, 50%+
Maternity Services**		
Physician/Provider services (global charge)	After deductible, 20%	After deductible, 40%
Hospital/Facility services	After deductible, 20%	After deductible, 40%
Mental Health and Substance Use Disorder Services		
Office visits	No deductible, \$25	After deductible, 40%
Inpatient care	After deductible, 20%	After deductible, 40%
Residential programs	After deductible, 20%	After deductible, 40%
Other Covered Services		
Allergy injections	No deductible, \$5	After deductible, 40%
Durable medical equipment	After deductible, 20%	After deductible, 40%
Home health services	After deductible, 20%	After deductible, 40%
Transplants	After deductible, 0%	After deductible, 40%

This is a brief summary of benefits. Refer to your member handbook for additional information or a further explanation of benefits, limitations, and exclusions.

^ Co-pay applies to ER physician and facility charges only. Co-pay waived if admitted into hospital.

** Medically necessary services, medication, and supplies to manage diabetes during pregnancy from conception through six weeks postpartum will not be subject to a deductible, co-payment, or co-insurance.

+ Out-of-network air ambulance coverage is covered at 200 percent of the Medicare allowance. You may be held responsible for the amount billed in excess. Please see your member handbook for additional information or contact our Customer Service team with questions.

What is the deductible?

Your plan's deductible is the amount of money that you pay first, before your plan starts to pay. You'll see that many services, especially preventive care, are covered by the plan without you needing to meet the deductible. The individual deductible applies if you enroll without dependents. If you and one or more dependents enroll, the individual deductible applies for each member only until the family deductible has been met. Deductible expense is applied to the out-of-pocket limit.

Note that there is a separate category for in-network and out-of-network providers when it comes to meeting your deductible. Only in-network provider expense applies to the in-network provider deductible and only out-of-network provider expense applies to the out-of-network provider deductible.

What is the out-of-pocket limit?

The out-of-pocket limit is the most you'll pay for covered medical expenses during the plan year. Once the out-of-pocket limit has been met, the plan will pay 100 percent of covered charges for the rest of that year. The individual out-of-pocket limit applies only if you enroll without dependents. If you and one or more dependents enroll, the individual out-of-pocket limit applies for each member only until the family out-of-pocket limit has been met. Be sure to check your member handbook, as there are some charges, such as non-essential health benefits, penalties, and balance billed amounts that do not count toward the out-of-pocket limit.

Note that there is a separate category for in-network and out-of-network providers when it comes to meeting your out-of-pocket limit. Only in-network provider expense applies to the in-network provider out-of-pocket limit. Only out-of-network provider expense applies to the out-of-network provider out-of-pocket limit.

Primary care physician or primary care provider (PCP)

You must select a PCP from the plan's provider directory. The PCP will coordinate healthcare resources to best meet your needs. Referrals are not required.

Payments to providers

Payment to providers is based on the prevailing or contracted PacificSource fee allowance for covered services. In-network providers accept the fee allowance as payment in full. Out-of-network providers are allowed to balance bill any remaining balance that your plan did not cover. Services of out-of-network providers could result in out-of-pocket expense in addition to the percentage indicated.

Preauthorization

Coverage of certain medical services and surgical procedures requires a benefit determination by PacificSource before the services are performed. This process is called preauthorization. Preauthorization is necessary to determine if certain services and supplies are covered under this plan, and if you meet the plan's eligibility requirements. Preauthorization does not change your out-of-pocket expense for in-network and out-of-network providers. You'll find the most current preauthorization list on our website, [PacificSource.com/member/preauthorization.aspx](https://www.pacificsource.com/member/preauthorization.aspx).

This PacificSource health plan includes coverage for prescription drugs and certain other pharmaceuticals, subject to the information below. This plan complies with federal health care reform. To check which tier your prescription falls under, call our Customer Service team or visit PacificSource.com/drug-list.

The amount you pay for covered prescriptions at in-network and out-of-network pharmacies applies toward your plan's in-network medical out-of-pocket limit, which is shown on the Medical Benefit Summary. The co-payment and/or co-insurance for prescription drugs obtained from an in-network or out-of-network pharmacy are waived during the remainder of the calendar year in which you have satisfied the medical out-of-pocket limit.

PacificSource Preventive RX

Your prescription benefit includes certain outpatient drugs as a preventive benefit at no deductible, \$0. This includes specific drugs that are taken regularly to prevent a disease or to keep a specific disease or condition from progressing. Preventive drugs are taken to help avoid many illnesses and conditions. You can get a list of covered preventive drugs by contacting our Customer Service team or visit PacificSource.com/drug-list.

Each time a covered pharmaceutical is dispensed, you are responsible for the amounts below:

Service/ Supply	Tier 1 Member Pays	Tier 2 Member Pays	Tier 3 Member Pays	Tier 4 Member Pays
In-network Retail Pharmacy[^]				
Up to a 30 day supply:	No deductible, \$15	No deductible, \$30	No deductible, \$50	No deductible, the lesser of \$150 or 20%
31 - 60 day supply:	No deductible, \$30	No deductible, \$60	No deductible, \$100	No deductible, the lesser of \$300 or 20%
61 - 90 day supply:	No deductible, \$45	No deductible, \$90	No deductible, \$150	No deductible, the lesser of \$450 or 20%
In-network Mail Order Pharmacy				
Up to a 30 day supply:	No deductible, \$15	No deductible, \$30	No deductible, \$50	No deductible, the lesser of \$150 or 20%
31 - 90 day supply:	No deductible, \$30	No deductible, \$60	No deductible, \$100	No deductible, the lesser of \$300 or 20%
Compound Drugs^{**}				
Up to a 30 day supply:	No deductible, \$50			
Out-of-network Pharmacy				

30 day max fill, no more than three fills allowed per year:

No deductible, 90%

^ Remember to show your PacificSource member ID card each time you fill a prescription at a retail pharmacy. If your ID card is not used, your benefits cannot be applied and may result in higher out-of-pocket cost.

**Compounded medications are subject to a preauthorization process. Compounds are generally covered only when all commercially available formulary products have been exhausted and all the ingredients in the compounded medications are on the applicable formulary.

Specialty Medications must be filled through an in-network specialty pharmacy and are limited to a 30 day supply.

MAC B - Unless the prescribing provider requires the use of a brand name drug, the prescription will automatically be filled with a generic drug when available and permissible by state law. If you receive a brand name drug when a generic is available, you will be responsible for the brand name drug's co-payment and/or co-insurance plus the difference in cost between the brand name drug and its generic equivalent. If your prescribing provider requires the use of a brand name drug, the prescription will be filled with the brand name drug and you will be responsible for the brand name drug's co-payment and/or co-insurance. The cost difference between the brand name and generic drug does not apply toward the medical plan's out-of-pocket limit. Does not apply to preventive bowel prep kit medications covered under USPSTF guidelines.

If your provider prescribes a brand name contraceptive due to medical necessity it may be subject to preauthorization for coverage at no charge.

See your member handbook for important information about your prescription drug benefit, including which drugs are covered, limitations, and more.

HSA Plan – SmartChoice Network



Medical Benefit Summary

SmartChoice HSA 2000_20+Rx Non-embedded S3

Fern Ridge School District

Deductible Per Calendar Year	In-network	Out-of-network
Individual/Family	\$2,000/\$4,000	\$7,500/\$15,000
Out-of-Pocket Limit Per Calendar Year	In-network	Out-of-network
Individual/Family	\$3,500/\$7,000	\$15,000/\$30,000
<p>Note: In-network provider deductible and out-of-pocket limit accumulates separately from the out-of-network provider deductible and out-of-pocket limit. Even though you may have the same benefit for in-network and out-of-network providers, your actual costs for services provided by an out-of-network provider may exceed this policy's out-of-pocket limit for out-of-network services. In addition, out-of-network providers can bill you for the difference between the amount charged by the provider and the amount allowed by the insurance company, and this amount is not counted toward the out-of-network out-of-pocket limit. Please see allowable fee in the Definitions section of your member handbook.</p>		

The member is responsible for the above deductible and the following amounts:

Service/Supply	In-network Member Pays	Out-of-network Member Pays
Preventive Care		
Well baby/Well child care	No deductible, 0%	After deductible, 40%
Preventive physicals	No deductible, 0%	After deductible, 40%
Well woman visits	No deductible, 0%	After deductible, 40%
Preventive mammograms	No deductible, 0%	After deductible, 40%
Immunizations	No deductible, 0%	After deductible, 40%
Preventive colonoscopy	No deductible, 0%	After deductible, 40%
Prostate cancer screening	No deductible, 0%	After deductible, 40%
Professional Services		
Primary care provider (PCP) Office and home visits	After deductible, 20%	After deductible, 40%
Naturopath office visits	After deductible, 20%	After deductible, 40%
Specialist office and home visits	After deductible, 20%	After deductible, 40%
Telemedicine visits	After deductible, 20%	After deductible, 40%
Office procedures and supplies	After deductible, 20%	After deductible, 40%
Surgery	After deductible, 20%	After deductible, 40%
Outpatient rehabilitation and habilitation services	After deductible, 20%	After deductible, 40%

Service/Supply	In-network Member Pays	Out-of-network Member Pays
Chiropractic manipulations, acupuncture, and massage therapy (\$1,000 per benefit year.)	After deductible, 20%	After deductible, 40%
Hospital Services		
Inpatient room and board	After deductible, 20%	After deductible, 40%
Inpatient rehabilitation and habilitation services	After deductible, 20%	After deductible, 40%
Skilled nursing facility care	After deductible, 20%	After deductible, 40%
Outpatient Services		
Outpatient surgery/services	After deductible, 20%	After deductible, 40%
Advanced diagnostic imaging	After deductible, 20%	After deductible, 40%
Diagnostic and therapeutic radiology/lab and dialysis	After deductible, 20%	After deductible, 40%
Urgent and Emergency Services		
Urgent care center visits	After deductible, 20%	After deductible, 40%
Emergency room visits – medical emergency	After deductible, 20%	After deductible, 20%
Emergency room visits – non-emergency	After deductible, 20%	After deductible, 40%
Ambulance, ground	After deductible, 20%	After deductible, 20%
Ambulance, air	After deductible, 20%	After deductible, 20%+
Maternity Services**		
Physician/Provider services (global charge)	After deductible, 20%	After deductible, 40%
Hospital/Facility services	After deductible, 20%	After deductible, 40%
Mental Health and Substance Use Disorder Services		
Office visits	After deductible, 20%	After deductible, 40%
Inpatient care	After deductible, 20%	After deductible, 40%
Residential programs	After deductible, 20%	After deductible, 40%
Other Covered Services		
Allergy injections	After deductible, 20%	After deductible, 40%
Durable medical equipment	After deductible, 20%	After deductible, 40%
Home health services	After deductible, 20%	After deductible, 40%
Transplants	After deductible, 0%	After deductible, 40%

This is a brief summary of benefits. Refer to your member handbook for additional information or a further explanation of benefits, limitations, and exclusions.

** Medically necessary services, medication, and supplies to manage diabetes during pregnancy from conception through six weeks postpartum will not be subject to a deductible, co-payment, or co-insurance.

+ Out-of-network air ambulance coverage is covered at 200 percent of the Medicare allowance. You may be held responsible for the amount billed in excess. Please see your member handbook for additional information or contact our Customer Service team with questions.

Additional information

What is the deductible?

Your plan's deductible is the amount of money that you pay first, before your plan starts to pay. You'll see that many services, especially preventive care, are covered by the plan without you needing to meet the deductible. The individual deductible applies if you enroll without dependents. If you and one or more dependents enroll, the deductible applies until the family deductible has been met.

Deductible expense is applied to the out-of-pocket limit.

Note that there is a separate category for in-network and out-of-network providers when it comes to meeting your deductible. Only in-network provider expense applies to the in-network provider deductible and only out-of-network provider expense applies to the out-of-network provider deductible.

What is the out-of-pocket limit?

The out-of-pocket limit is the most you'll pay for covered medical expenses during the plan year. Once the out-of-pocket limit has been met, the plan will pay 100 percent of covered charges for the rest of that year. The individual out-of-pocket limit applies only if you enroll without dependents. If you and one or more dependents enroll, the out-of-pocket limit applies until the family out-of-pocket limit has been met. Be sure to check your member handbook, as there are some charges, such as non-essential health benefits, penalties, and balance billed amounts that do not count toward the out-of-pocket limit.

Note that there is a separate category for in-network and out-of-network providers when it comes to meeting your out-of-pocket limit. Only in-network provider expense applies to the in-network provider out-of-pocket limit. Only out-of-network provider expense applies to the out-of-network provider out-of-pocket limit.

Primary care physician or primary care provider (PCP)

You must select a PCP from the plan's provider directory. The PCP will coordinate healthcare resources to best meet your needs. Referrals are not required.

Payments to providers

Payment to providers is based on the prevailing or contracted PacificSource fee allowance for covered services. In-network providers accept the fee allowance as payment in full. Out-of-network providers are allowed to balance bill any remaining balance that your plan did not cover. Services of out-of-network providers could result in out-of-pocket expense in addition to the percentage indicated.

Preauthorization

Coverage of certain medical services and surgical procedures requires a benefit determination by PacificSource before the services are performed. This process is called preauthorization. Preauthorization is necessary to determine if certain services and supplies are covered under this plan, and if you meet the plan's eligibility requirements. Preauthorization does not change your out-of-pocket expense for in-network and out-of-network providers. You'll find the most current preauthorization list on our website, [PacificSource.com/member/preauthorization.aspx](https://www.pacificsource.com/member/preauthorization.aspx).

This PacificSource health plan includes coverage for prescription drugs and certain other pharmaceuticals, subject to the information below. This plan complies with federal health care reform. To check which tier your prescription falls under, call our Customer Service team or visit PacificSource.com/drug-list.

Medical Plan Deductible

You must meet the medical plan deductibles, which are shown on the Medical Benefit Summary, before your prescription drug benefits begin for Tier one, Tier two, Tier three, compound, and Tier four prescription drugs.

The amount you pay for covered prescriptions at in-network and out-of-network pharmacies applies toward your plan’s in-network medical out-of-pocket limit, which is shown on the Medical Benefit Summary. The co-payment and/or co-insurance for prescription drugs obtained from an in-network or out-of-network pharmacy are waived during the remainder of the calendar year in which you have satisfied the medical out-of-pocket limit.

PacificSource Preventive RX

Your prescription benefit includes certain outpatient drugs as a preventive benefit at no deductible, \$0. This includes specific drugs that are taken regularly to prevent a disease or to keep a specific disease or condition from progressing. Preventive drugs are taken to help avoid many illnesses and conditions. You can get a list of covered preventive drugs by contacting our Customer Service team or visit PacificSource.com/drug-list.

Each time a covered pharmaceutical is dispensed, you are responsible for the amounts below:

Service/ Supply	Tier 1 Member Pays	Tier 2 Member Pays	Tier 3 Member Pays	Tier 4 Member Pays
In-network Retail Pharmacy[^]				
Up to a 90 day supply:	After deductible, 20%	After deductible, 20%	After deductible, 20%	After deductible, 20%
In-network Mail Order Pharmacy				
Up to a 90 day supply:	After deductible, 20%	After deductible, 20%	After deductible, 20%	After deductible, 20%
Compound Drugs^{**}				
Up to a 90 day supply:		After deductible, 20%		
Out-of-network Pharmacy				
30 day max fill, no more than three fills allowed per year:		After deductible, 90%		

^ Remember to show your PacificSource member ID card each time you fill a prescription at a retail pharmacy. If your ID card is not used, your benefits cannot be applied and may result in higher out-of-pocket cost.

**Compounded medications are subject to a preauthorization process. Compounds are generally covered only when all commercially available formulary products have been exhausted and all the ingredients in the compounded medications are on the applicable formulary.

Specialty Medications must be filled through an in-network specialty pharmacy and are limited to a 30 day supply.

MAC B - Unless the prescribing provider requires the use of a brand name drug, the prescription will automatically be filled with a generic drug when available and permissible by state law. If you receive a brand name drug when a generic is available, you will be responsible for the brand name drug's co-payment and/or co-insurance plus the difference in cost between the brand name drug and its generic equivalent after the medical deductible is met. If your prescribing provider requires the use of a brand name drug, the prescription will be filled with the brand name drug and you will be responsible for the brand name drug's co-payment and/or co-insurance after the medical deductible is met. The cost difference between the brand name and generic drug does not apply toward the medical plan's deductible or out-of-pocket limit. Does not apply to preventive bowel prep kit medications covered under USPSTF guidelines.

If your provider prescribes a brand name contraceptive due to medical necessity it may be subject to preauthorization for coverage at no charge.

See your member handbook for important information about your prescription drug benefit, including which drugs are covered, limitations, and more.

\$5000 Deductible Plan – *SmartChoice Network*



Medical Benefit Summary SmartChoice 5000+35_20 S3

Deductible Per Calendar Year	In-network	Out-of-network
Individual/Family	\$5,000/\$10,000	\$10,000/\$20,000
Out-of-Pocket Limit Per Calendar Year	In-network	Out-of-network
Individual/Family	\$5,600/\$11,200	\$20,000/\$40,000
<p>Note: In-network provider deductible and out-of-pocket limit accumulates separately from the out-of-network provider deductible and out-of-pocket limit. Even though you may have the same benefit for in-network and out-of-network providers, your actual costs for services provided by an out-of-network provider may exceed this policy's out-of-pocket limit for out-of-network services. In addition, out-of-network providers can bill you for the difference between the amount charged by the provider and the amount allowed by the insurance company, and this amount is not counted toward the out-of-network out-of-pocket limit. Please see allowable fee in the Definitions section of your member handbook.</p>		

The member is responsible for the above deductible and the following amounts:

Service/Supply	In-network Member Pays	Out-of-network Member Pays
Preventive Care		
Well baby/Well child care	No deductible, 0%	After deductible, 40%
Preventive physicals	No deductible, 0%	After deductible, 40%
Well woman visits	No deductible, 0%	After deductible, 40%
Preventive mammograms	No deductible, 0%	After deductible, 40%
Immunizations	No deductible, 0%	After deductible, 40%
Preventive colonoscopy	No deductible, 0%	After deductible, 40%
Prostate cancer screening	No deductible, 0%	After deductible, 40%
Professional Services		
Primary care practitioner (PCP) Office and home visits	No deductible, \$35	After deductible, 40%
Naturopath office visits	No deductible, \$35	After deductible, 40%
Specialist office and home visits	No deductible, \$35	After deductible, 40%
Telemedicine visits	No deductible, \$10	After deductible, 40%
Office procedures and supplies	No deductible, 0%	After deductible, 40%
Surgery	After deductible, 20%	After deductible, 40%

Service/Supply	In-network Member Pays	Out-of-network Member Pays
Outpatient rehabilitation and habilitation services	After deductible, 20%	After deductible, 40%
Chiropractic manipulations, acupuncture, and massage therapy (\$1,000 per benefit year.)	No deductible, \$35	After deductible, 40%
Hospital Services		
Inpatient room and board	After deductible, 20%	After deductible, 40%
Inpatient rehabilitation and habilitation services	After deductible, 20%	After deductible, 40%
Skilled nursing facility care	After deductible, 20%	After deductible, 40%
Outpatient Services		
Outpatient surgery/services	After deductible, 20%	After deductible, 40%
Advanced diagnostic imaging	After deductible, 20%	After deductible, 40%
Diagnostic and therapeutic radiology/lab and dialysis	After deductible, 20%	After deductible, 40%
Urgent and Emergency Services		
Urgent care center visits	No deductible, \$35	After deductible, 40%
Emergency room visits – medical emergency	After deductible, 20%	After deductible, 20%
Emergency room visits – non-emergency	After deductible, 20%	After deductible, 20%
Ambulance, ground	After deductible, 20%	After deductible, 20%
Ambulance, air	After deductible, 50%	After deductible, 50%+
Maternity Services		
Physician/Provider services (global charge)	After deductible, 20%	After deductible, 40%
Hospital/Facility services	After deductible, 20%	After deductible, 40%
Mental Health and Substance Use Disorder Services		
Office visits	No deductible, \$35	After deductible, 40%
Inpatient care	After deductible, 20%	After deductible, 40%
Residential programs	After deductible, 20%	After deductible, 40%
Other Covered Services		
Allergy injections	No deductible, \$5	After deductible, 40%
Durable medical equipment	After deductible, 20%	After deductible, 40%

Service/Supply	In-network Member Pays	Out-of-network Member Pays
Home health services	After deductible, 20%	After deductible, 40%
Transplants	After deductible, 0%	After deductible, 40%

This is a brief summary of benefits. Refer to your member handbook for additional information or a further explanation of benefits, limitations, and exclusions.

[^] Co-pay applies to ER physician and facility charges only. Co-pay waived if admitted into hospital.

^{**} Medically necessary services, medication, and supplies to manage diabetes during pregnancy from conception through six weeks postpartum will not be subject to a deductible, co-payment, or co-insurance.

⁺ Out-of-network air ambulance coverage is covered at 200 percent of the Medicare allowance. You may be held responsible for the amount billed in excess. Please see your member handbook for additional information or contact our Customer Service team with questions.

Additional information

What is the deductible?

Your plan's deductible is the amount of money that you pay first, before your plan starts to pay. You'll see that many services, especially preventive care, are covered by the plan without you needing to meet the deductible. The individual deductible applies if you enroll without dependents. If you and one or more dependents enroll, the deductible applies until the family deductible has been met. Deductible expense is applied to the out-of-pocket limit.

Note that there is a separate category for in-network and out-of-network providers when it comes to meeting your deductible. Only in-network provider expense applies to the in-network provider deductible and only out-of-network provider expense applies to the out-of-network provider deductible.

What is the out-of-pocket limit?

The out-of-pocket limit is the most you'll pay for covered medical expenses during the plan year. Once the out-of-pocket limit has been met, the plan will pay 100 percent of covered charges for the rest of that year. The individual out-of-pocket limit applies only if you enroll without dependents. If you and one or more dependents enroll, the out-of-pocket limit applies until the family out-of-pocket limit has been met. Be sure to check your member handbook, as there are some charges, such as non-essential health benefits, penalties, and balance billed amounts that do not count toward the out-of-pocket limit.

Note that there is a separate category for in-network and out-of-network providers when it comes to meeting your out-of-pocket limit. Only in-network provider expense applies to the in-network provider out-of-pocket limit. Only out-of-network provider expense applies to the out-of-network provider out-of-pocket limit.

Primary care physician or primary care provider (PCP)

You must select a PCP from the plan's provider directory. The PCP will coordinate healthcare resources to best meet your needs. Referrals are not required.

Payments to providers

Payment to providers is based on the prevailing or contracted PacificSource fee allowance for covered services. In-network providers accept the fee allowance as payment in full. Out-of-network providers are allowed to balance bill any remaining balance that your plan did not cover. Services of out-of-network providers could result in out-of-pocket expense in addition to the percentage indicated.

Preauthorization

Coverage of certain medical services and surgical procedures requires a benefit determination by PacificSource before the services are performed. This process is called preauthorization.

Preauthorization is necessary to determine if certain services and supplies are covered under this plan, and if you meet the plan's eligibility requirements. Preauthorization does not change your out-of-pocket expense for in-network and out-of-network providers. You'll find the most current preauthorization list on our website, [PacificSource.com/member/preauthorization.aspx](https://www.pacificsource.com/member/preauthorization.aspx).

This PacificSource health plan includes coverage for prescription drugs and certain other pharmaceuticals, subject to the information below. This plan complies with federal health care reform. To check which tier your prescription falls under, call our Customer Service team or visit PacificSource.com/drug-list.

The amount you pay for covered prescriptions at in-network and out-of-network pharmacies applies toward your plan's in-network medical out-of-pocket limit, which is shown on the Medical Benefit Summary. The co-payment and/or co-insurance for prescription drugs obtained from an in-network or out-of-network pharmacy are waived during the remainder of the calendar year in which you have satisfied the medical out-of-pocket limit.

PacificSource Preventive RX

Your prescription benefit includes certain outpatient drugs as a preventive benefit at no deductible, \$0. This includes specific drugs that are taken regularly to prevent a disease or to keep a specific disease or condition from progressing. Preventive drugs are taken to help avoid many illnesses and conditions. You can get a list of covered preventive drugs by contacting our Customer Service team or visit PacificSource.com/drug-list.

Each time a covered pharmaceutical is dispensed, you are responsible for the amounts below:

Service/Supply	Tier 1 Member Pays	Tier 2 Member Pays	Tier 3 Member Pays	Tier 4 Member Pays
In-network Retail Pharmacy[^]				
Up to a 30 day supply:	No deductible, \$15	No deductible, \$30	No deductible, \$50	No deductible, the lesser of \$150 or 20%
31 - 60 day supply:	No deductible, \$30	No deductible, \$60	No deductible, \$100	No deductible, the lesser of \$300 or 20%
61 - 90 day supply:	No deductible, \$45	No deductible, \$90	No deductible, \$150	No deductible, the lesser of \$450 or 20%
In-network Mail Order Pharmacy				
Up to a 30 day supply:	No deductible, \$15	No deductible, \$30	No deductible, \$50	No deductible, the lesser of \$150 or 20%
31 - 90 day supply:	No deductible, \$30	No deductible, \$60	No deductible, \$100	No deductible, the lesser of \$300 or 20%
Compound Drugs^{**}				
Up to a 30 day supply:	No deductible, \$50			
Out-of-network Pharmacy				

30 day max fill, no more than three fills allowed per year:

No deductible, 90%

^ Remember to show your PacificSource member ID card each time you fill a prescription at a retail pharmacy. If your ID card is not used, your benefits cannot be applied and may result in higher out-of-pocket cost.

**Compounded medications are subject to a preauthorization process. Compounds are generally covered only when all commercially available formulary products have been exhausted and all the ingredients in the compounded medications are on the applicable formulary.

Specialty Medications must be filled through an in-network specialty pharmacy and are limited to a 30 day supply.

MAC B - Unless the prescribing provider requires the use of a brand name drug, the prescription will automatically be filled with a generic drug when available and permissible by state law. If you receive a brand name drug when a generic is available, you will be responsible for the brand name drug's co-payment and/or co-insurance plus the difference in cost between the brand name drug and its generic equivalent. If your prescribing provider requires the use of a brand name drug, the prescription will be filled with the brand name drug and you will be responsible for the brand name drug's co-payment and/or co-insurance. The cost difference between the brand name and generic drug does not apply toward the medical plan's out-of-pocket limit. Does not apply to preventive bowel prep kit medications covered under USPSTF guidelines.

If your provider prescribes a brand name contraceptive due to medical necessity it may be subject to preauthorization for coverage at no charge.

See your member handbook for important information about your prescription drug benefit, including which drugs are covered, limitations, and more.

Dental Insurance PacificSource



Dental Benefit Summary Preventive Dental 2000 S3

Fern Ridge School District

This dental care policy covers the following services when performed by a licensed dentist, dental hygienist, or denturist to the extent that they are operating within the scope of their license as required under law in the state of issuance, and when determined to be necessary, usual, and customary by the standards of generally accepted dental practice for the prevention or treatment of oral disease or for accidental injury, including masticatory function (chewing of food).

In-network dentists contract with PacificSource to furnish dental services and supplies for a set fee. That fee is called the contracted allowable fee. In-network providers agree not to collect more than the contracted allowable fee.

Benefit Maximum Per Calendar Year

\$2,000 per person per calendar year. Applies to Class II and Class III services.

The member is responsible for any amounts shown above, in addition to the following amounts:

Service/Supply	All Providers Member Pays
Class I Services	
Examinations	No deductible, 0%
Bitewing films, full mouth x-rays, cone beam x-rays, and/or panorex	No deductible, 0%
Dental cleaning (prophylaxis and periodontal maintenance)	No deductible, 0%
Fluoride (topical or varnish applications)	No deductible, 0%
Sealants	No deductible, 0%
Space maintainers	No deductible, 0%
Athletic mouth guards	No deductible, 0%
Brush biopsies	No deductible, 0%
Class II Services	
Fillings	No deductible, 0%
Simple extractions	No deductible, 0%

Periodontal scaling and root planing	No deductible, 0%
Full mouth debridement	No deductible, 0%
Complicated oral surgery	No deductible, 0%
Pulp capping	No deductible, 0%
Pulpotomy	No deductible, 0%
Root canal therapy	No deductible, 0%
Periodontal surgery	No deductible, 0%
Tooth desensitization	No deductible, 0%
Class III Services	
Crowns	No deductible, 0%
Dentures	No deductible, 0%
Bridges	No deductible, 0%
Replacement of existing prosthetic device	No deductible, 0%
Implants	No deductible, 0%

This is a brief summary of benefits. Refer to your policy for additional information or a further explanation of benefits, limitations, and exclusions.

Additional Information

What is the benefit maximum?

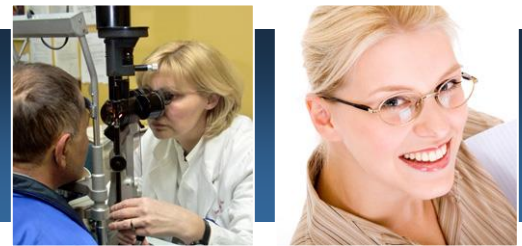
The benefit maximum is the maximum amount payable by this policy for covered services received each calendar year.

Predetermination

Coverage of certain dental services and surgical procedures are by review. When a planned dental service exceeds \$300, PacificSource recommends a predetermination to determine if certain services and supplies are covered under this plan, and if you meet the plan's eligibility requirements.

Predeterminations are not a guarantee of payment and do not change your out-of-pocket expense.

Vision PacificSource



Vision Benefit Summary

The following shows the vision benefits available under this plan for enrolled members for all covered vision exams, lenses, and frames when performed or prescribed by a licensed ophthalmologist or licensed optometrist. Coverage for pediatric services will end on the last day of the month in which the enrolled member turns 19. Co-payment and/or co-insurance for covered charges apply to the medical plan's out-of-pocket limit.

If charges for a service or supply are less than the amount allowed, the benefit will be equal to the actual charge. If charges for a service or supply are greater than the amount allowed, the expense above the allowed amount is the member's responsibility and will not apply toward the member's medical plan deductible or out-of-pocket limit.

Service/Supply	In-network Member Pays	Out-of-network Member Pays
Enrolled Members Age 18 and Younger		
Eye exam	No deductible, \$10	No deductible up to \$40 then 100%
Vision hardware	No deductible, 0% for one pair per year for frames and/or lenses	No deductible, 0% for one pair per year up to \$75 then 100% for frames and/or lenses
Enrolled Members Age 19 and Older		
Eye exam	No deductible, \$10	No deductible up to \$40 then 100%
Vision hardware	No deductible, 0% up to \$400	

Benefit Limitations: enrolled members age 18 and younger

One vision exam every calendar year.

Vision hardware includes glasses (lenses and frames) or contacts (lenses and fitting) once per calendar year.

Benefit Limitations: enrolled members age 19 and older

One vision exam every calendar year.

Vision hardware includes glasses (lenses and frames) or contacts (lenses and fitting). Benefit maximum is per calendar year.

Anti-reflective coatings and scratch resistant coatings are covered.

Exclusions

Charges for services or supplies covered in whole or in part under any medical or vision benefits provided by an employer.

Duplication of spare eyeglasses or any lenses or frames for members age 18 and younger.

Expenses covered under any workers' compensation law.

Eye exams required as a condition of employment, required by a labor agreement or government body.

Medical or surgical treatment of the eye.

Nonprescription lenses.

Plano contact lenses.

Replacement of lost, stolen, or broken lenses or frames.

Services or supplies not listed as covered expenses.

Services or supplies received before this plan's coverage begins or after it ends.

Special procedures, such as orthoptics or vision training.

Visual analysis that does not include refraction.

Important information about your vision benefits

Your PacificSource individual health plan includes coverage for vision services. To make the most of those benefits, it's important to keep in mind the following:

In-network Providers: PacificSource is able to add value to your vision benefits by contracting with a network of vision providers. Those providers offer vision services at discounted rates, which are passed on to you in your benefits.

Paying for Services: Please remember to show your current PacificSource member ID card whenever you use your plan's benefits. Our provider contracts require in-network providers to bill us directly whenever you receive covered services and supplies. Providers will verify your vision benefits.

In-network providers should not ask you to pay the full cost in advance. They may only collect your share of the expense up front, such as co-payments and amounts over your plan's allowances. If you are asked to pay the entire amount in advance, tell the provider you understand they have a contract with PacificSource and they should bill PacificSource directly.

Sales and Special Promotions (sales and promotions are not considered insurance): Vision retailers often use coupons and promotions to bring in new business, such as free eye exams, two-for-one glasses, or free lenses with purchase of frames. Because in-network providers already discount their services through their contract with PacificSource, your plan's in-network provider benefits cannot be combined with any other discounts or coupons. You can use your plan's in-network provider benefits, or you can use your plan's out-of-network provider benefits to take advantage of a sale or coupon offer.

If you do take advantage of a special offer, the in-network provider may treat you as an uninsured customer and require full payment in advance. You can then send the claim to PacificSource yourself, and we will reimburse you according to your plan's out-of-network provider benefits.

Using your preventive care benefits is a good way to maintain and even improve your health. When these services are given by a participating provider and billed as routine preventive services, your plan covers them in full. This is true even if you have not met your annual deductible.

Preventive Care Services and Limits	
Well baby/Well child care	For members age 21 and younger according to the following schedule: <ul style="list-style-type: none"> - At birth: One standard in-hospital exam - Ages 0-2: 12 additional exams during the first 36 months of life - Ages 3-21: One exam per calendar year
Routine physicals	Including appropriate screening radiology and laboratory tests and other screening procedures for members age 22 and older are covered once per calendar year. Screening exams and laboratory tests may include, but are not limited to, blood pressure checks, weight checks, occult blood tests, urinalysis, complete blood count, prostate exams, cholesterol exams, stool guaiac screening, EKG screens, blood sugar tests, and tuberculosis skin tests. Only laboratory tests and other diagnostic testing procedures related to the routine physical exam are covered by this benefit. Any laboratory tests and other diagnostic testing procedures ordered during, but not related to, a routine physical examination are not covered by this preventive care benefit.
Well woman visits	Include the following: <ul style="list-style-type: none"> - One routine gynecological exam each calendar year for women 18 and over. Exams may include Pap smear, pelvic exam, breast exam, blood pressure check, and weight check. Covered lab services are limited to occult blood, urinalysis, and complete blood count. - Pelvic exams and Pap smear exams for women 18 to 64 years of age annually, or at any time when recommended by a women's healthcare provider. - Breast Exams annually for women 18 years of age or older or at any time when recommended by a women's healthcare provider for the purpose of checking for lumps and other changes for early detection and prevention of breast cancer. Members have the right to seek care from obstetricians and gynecologists for covered services without preapproval or preauthorization.
Routine mammograms	Routine preventive mammograms for women as recommended
Contraceptives	Any deductible, co-payment, and/or co-insurance amounts are waived for Food and Drug Administration (FDA) approved contraceptive methods for all women with reproductive capacity, as supported by the Health Resources and Services Administration (HRSA), when provided by a participating pharmacy. If a generic exists, preferred brand contraceptives will remain subject to regular pharmacy plan benefits unless deemed medically necessary by the member's attending provider. Providers must request formulary exceptions by contacting our Pharmacy Services team. When no generic exists, preferred brands are covered at no cost. If a generic becomes available, the preferred brand will no longer be covered under the preventive care benefit unless deemed medically necessary by the member's attending provider. If an initial three month supply is tried, then a twelve month refill of the same contraceptive is covered, regardless if the initial prescription was covered under this plan.
Sterilization	This plan covers tubal ligation and vasectomy procedures.
Breastfeeding	Manual and electric breast pumps are covered at no cost once per pregnancy when purchased or rented from a participating licensed provider, or purchased from a retail outlet. Hospital-grade breast pumps are not covered.
Immunizations	Age-appropriate childhood and adult immunizations for primary prevention of infectious diseases as recommended and adopted by the Centers for Disease Control and Prevention, American Academy of Pediatrics, American Academy of Family Physicians, or similar standard-setting body. Benefits do not include immunizations for more elective, investigative, unproven, or discretionary reasons (e.g. travel). Covered immunizations include but may not be limited to the following: <ul style="list-style-type: none"> - Diphtheria, pertussis, and tetanus (DPT) vaccines, given separately or together - Hemophilus influenza B vaccine - Hepatitis A vaccine - Hepatitis B vaccine - Human papillomavirus (HPV) vaccine - Influenza virus vaccine - Measles, mumps, and rubella (MMR) vaccines, given separately or together - Meningococcal (meningitis) vaccine - Pneumococcal vaccine - Polio vaccine - Shingles vaccine for ages 60 and over

Preventive Care Services and Limits	
	<ul style="list-style-type: none"> - Varicella (chicken pox) vaccine
Routine Colonoscopy	<p>Colorectal cancer screening exams and lab work tests assigned a grade 'A' or 'B' by the U.S. Preventive Task Force which includes the following:</p> <ul style="list-style-type: none"> - A colonoscopy, including removal of polyps during the screening procedure if a positive result on any fecal test assigned either a grade 'A' or 'B'; - A fecal occult blood test; - A flexible sigmoidoscopy; or - A double contrast barium enema. <p>A colonoscopy performed for screen purposes on individuals at 'high risk' under age 50 is also considered a preventive service. An individual is at high risk for colorectal cancer if the individual has:</p> <ul style="list-style-type: none"> - Family medical history of colorectal cancer - Prior occurrence of cancer or precursor neoplastic polyps - Prior occurrence of a chronic digestive disease condition such as inflammatory bowel disease - Crohn's disease or ulcerative colitis - Other predisposing factors
Prostate cancer screening	Including a digital rectal examination and a prostate-specific antigen test.
Tobacco cessation program services	Tobacco cessation program services and drugs are covered at no charge. Prescribed tobacco cessation related medication will be covered to the same extent this policy covers other prescription medications.
Pharmacy	<p>Unless otherwise stated, a written prescription is required, even if the covered drug is over-the-counter. A 90-day supply is allowed at both participating retail and mail-order pharmacies, unless otherwise noted.</p> <ul style="list-style-type: none"> - Aspirin to prevent cardiovascular disease and colorectal cancer for ages 50 to 59 and as a preventive medication after 12 weeks of gestation in women who are at high risk of preeclampsia; generic 81mg only. - Low to moderate dose generic statin to prevent cardiovascular disease for age 40 to 75 - Fluoride through age 5 years only - Folic Acid supplements for women under 55 who are planning or capable of pregnancy - Vitamin D supplementation to prevent falls in community-dwelling adults age 65 years and older who are at increased risk for falls - Raloxifene and Tamoxifen to reduce primary breast cancer risk in females age 35 and over - Bowel preparation medications for ages 50 through 74 years; Gavilyte-H kit, etc. - Tobacco cessation medications as prescribed by a doctor: <ul style="list-style-type: none"> o OTC (gum, patches, lozenges) or prescription tobacco cessation medications (bupropion, Zyban, or Chantix) when purchased at a participating pharmacy o 168 day annual limit on tobacco cessation drugs <p>Please note this information is reviewed and updated periodically. For the most current information, please visit the website below.</p>
Other Medical	<ul style="list-style-type: none"> - Services that have a rating of 'A' or 'B' from the U.S. Preventive Services Task Force (USPSTF) - Immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (CDC) - Preventive care and screening for infants, children, and adolescents supported by the Health Resources and Services Administration (HRSA) - Preventive care and screening for women supported by the HRSA that are not included in the USPSTF recommendations <p>A and B lists for preventive services can be found at: http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/</p> <p>The list of Women's preventive services can be found at: http://www.hrsa.gov/womensguidelines/</p>

This is a brief summary. Refer to the benefit policy for more details on benefits, limits, and exclusions.

PacificSource Extras



Value-added Extras For Members

Our extra tools, benefits, and programs are how we add value to members' health plans. These extras help our members make the most of their plan and live a healthier life.*

Online Tools and Resources at PacificSource.com

InTouch for Members

Members can access their benefit information by logging on to the secure InTouch area of our website. They can view their claims, the status of preauthorizations and referrals, the accumulated expenses towards their plan's deductible, and more.

CaféWell

CaféWell is a secure online health engagement portal with personalized information and tools to help members make the most of their health.

Wellness and Care Management Programs

24-Hour NurseLine

Our 24-Hour NurseLine is staffed around the clock, seven days a week. The member toll-free number is **(855) 834-6150**.

myPacificSource Mobile App

Members can stay "InTouch" with their PacificSource coverage, no matter where they are, with our free mobile app.

The myPacificSource app is available for both iPhone® and Android™. Visit **PacificSource.com/mobile**.

Provider Directory

Members can find up-to-date participating provider information based on their location or the provider's name. Members can also make a personalized directory.

Prenatal Program

Our Prenatal Program helps expectant mothers learn more about their pregnancy and their child's development. Participants get educational materials and toll-free phone access to a nurse consultant.

Email

cs@pacificsource.com

Phone

Idaho

Direct (208) 333-1596

Toll-free (800) 688-5008

Montana

Direct (406) 442-6589

Toll-free (877) 590-1596

Oregon

Direct (541) 684-5582

Toll-free (888) 977-9299

TTY

Toll-free (800) 735-2900

En Español

Direct (541) 684-5456

Toll-free (800) 624-6052
ext. 1009

PacificSource.com



*Not all value-added benefits are available on all plans. If you have questions about which programs and services are available on a specific plan, please contact us.

Prenatal Vitamins

Women between the ages of 15 and 45 with prescription drug coverage are eligible to receive physician-prescribed prenatal vitamins at no cost when filled through an in-network pharmacy. The vitamins covered by this program include O-Cal FA, Vol-Plus, Prenatal 19, PNV-DHA, and Prenatal Low Iron.

Tobacco Cessation

Our Quit For Life® program, a collaboration between Optum and the American Cancer Society, can help tobacco users kick the habit. Members receive phone and online support, as well as a Quit Kit with information to help keep them on track. The member toll-free number is **(866) 784-8454**.

Teladoc™

We've partnered with Teladoc™ as of January 1, 2018, to offer members virtual healthcare visits. Teladoc™ is a national network of U.S. board-certified physicians and pediatricians that members can see on-demand 24/7, via phone or online video consultations. For a virtual visit with Teladoc™, members pay the same as they would a regular office visit.

Health and Wellness Education

Members can be reimbursed for up to \$150 per member per plan year for health and wellness education classes in their area.

Weight Management Programs

Members with medical coverage can:

- Participate in a WW® (formerly Weight Watchers) program and receive an annual reimbursement of \$100 (\$40 if an online WW participant) for their WW membership.
- Receive a Jenny Craig® program discount: 50 percent off the enrollment fee (normally \$99), plus five percent off all Jenny Craig food.

For full details and eligibility requirements, visit **[PacificSource.com/weightmanagement](https://www.pacificsource.com/weightmanagement)**.

Fitness Center Program

The Active&Fit Direct program gives members access to 9,000+ fitness centers and YMCAs nationwide. Sign up for multi-facility access for a \$25 initiation fee and a \$25 monthly fee (plus applicable taxes). Learn more at **[PacificSource.com/ActiveAndFit](https://www.pacificsource.com/ActiveAndFit)**.

Wellness for Kids

Nine- and six-year-olds currently covered by a PacificSource medical plan may be invited by mail to join HealthKicks!, a children's program that promotes healthy behaviors. Contact our wellness team at **wellness@pacificsource.com** for more information.

Condition Support Program

Personal support is available to members with certain chronic conditions. The program is optional and includes one-on-one coaching with our nurses and dietitian to help participants reach their health and wellness goals. We invite members diagnosed with diabetes, coronary artery disease, heart failure, chronic obstructive pulmonary disease (COPD), or asthma to participate. (Potential participants are identified using pharmacy and medical claims or through referrals from a case manager or physician.)

AccordantCare® Rare Disease Management Program

Our members with certain chronic, rare conditions receive ongoing one-on-one support and care coordination to ensure optimal care, decrease complications, and improve health outcomes.

Caremark® Specialty Pharmacy

Caremark® Specialty Pharmacy Services CVS is our provider for injectable medications and biotech drugs. A pharmacist-led Care Team provides individual follow-up care and support to our members with certain conditions.

Nurse Case Management

Our Health Services team provides individual case management for members who require specific help in managing their healthcare needs. Nurse Case Managers work collaboratively with providers and members to improve members' health, financial outcomes, and quality of life.

LifeTracSM Transplant Network

We partner with LifeTrac Transplant Network to ensure that our members requiring transplant services have access to nationally recognized centers of excellence. Our Case Managers assist members by coordinating all phases of transplant services.

Travel Program

Assist America® Global Emergency Services

Members with medical coverage who experience a medical emergency when traveling 100 or more miles from home or abroad can call Assist America for help. Services include medical consultation and evaluation, medical referrals, foreign hospital admission guarantee, critical care monitoring, and when medically necessary, evacuation to a facility that can provide treatment. These services are provided at no cost to members when arranged and provided by Assist America.

On-demand access to doctors via phone, video, or mobile app



As a PacificSource member,* you have access to board-certified doctors 24 hours a day, 7 days a week.

Here's how to get started and what you need to know.



1. Set up your Teladoc® account

There are three convenient ways to get started. When asked to enter the name of your employer or insurance carrier, please enter PacificSource.

Online: Log in or register with InTouch for Members through PacificSource.com. You'll find the Teladoc Remote link under Tools. This will provide a direct link for you to set up your Teladoc account.

Mobile app: Visit [Teladoc.com/mobile](https://www.teladoc.com/mobile) to download the app, then click "Activate account."

By phone: Teladoc can help you register your account over the phone. Call toll-free (855) 201-7488.

Talk to a doctor anytime!

Web
[Teladoc.com](https://www.teladoc.com)

Phone
(855) 201-7488

Mobile App
[Teladoc.com/mobile](https://www.teladoc.com/mobile)



2. Provide medical history

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



3. Request a consult

Once your account is set up, request a consult anytime you need care. And talk to a doctor by phone, web, or mobile app.

See reverse for FAQ >

* Employer group members: check with your employer to see if available on your plan.



Frequently Asked Questions

What is Teladoc?

Teladoc is the first and largest provider of telehealth medical consults in the United States, giving you 24/7/365 access to quality medical care through phone and video consults.

Who are the Teladoc doctors?

Teladoc doctors are U.S. board certified in internal medicine, family practice, or pediatrics. They average 20 years practice experience, are licensed in your state, and incorporate Teladoc into their day-to-day practice as a way to provide people with convenient access to quality medical care.

Does Teladoc replace my doctor?

No. Teladoc does not replace your primary care physician. Teladoc should be used when you need immediate care for nonemergent medical issues. It is an affordable, convenient alternative to urgent care and ER visits.

What kind of medical care does Teladoc provide?

Teladoc provides general medical care for adults and children, and behavioral healthcare for adults. Examples of common medical conditions Teladoc can address include: sinus problems, pink eye, bronchitis, allergies, flu, ear infections, urinary tract infections, and upper respiratory infections.

What consult methods are available?

You can talk with a general medical Teladoc doctor via a phone consult, video consult within the secure member portal, or video consult within the Teladoc mobile app. Behavioral health visits are available via video only.

How do I set up my Teladoc account?

You can set up your account through InTouch at PacificSource.com, or through the Teladoc website or mobile app. You can also call Teladoc to get started. If setting up your account online, when asked to enter the name of your employer or insurance carrier, please make sure to enter PacificSource.

How do I request a consult to talk to a doctor?

Visit the Teladoc website, log into your account, and click "Request a Consult." You can also call Teladoc to request a general medical consult by phone. Behavioral health appointments can be scheduled online or through our mobile app.

How do I request a behavioral health visit?

Behavioral health visits are scheduled and occur via the Teladoc website or mobile app. Log into your account, complete a quick assessment, and choose your therapist. Provide three options of times you are available for an appointment. The therapist will reach out to you to schedule the appointment.

How quickly can I talk to the doctor?

The median call back time for a general medical request is just 10 minutes. If you miss the doctor's call, whether you are away from the phone or you have anonymous call blocker on, you will be returned to the bottom of the waiting list. The consult request is cancelled if you miss three calls.

Is there a time limit when talking with a doctor?

There is no time limit for consults.

Can Teladoc doctors write a prescription?

Yes. Teladoc doctors can prescribe short-term medication for a wide range of conditions when medically appropriate. Teladoc doctors do not prescribe substances controlled by the DEA, nontherapeutic, and/or certain other drugs, which may be harmful because of their potential abuse.

How do I pay for a prescription called in by Teladoc?

When you go to your pharmacy of choice to pick up the prescription, you may use your health/prescription insurance card to help pay for the medication. The exact amount you will pay is based on the type of medication and your plan benefits.

Is the consult fee the same price, regardless of the time?

The exact amount you will pay is based on your plan design. This dollar amount is shown on your summary of benefits.

How do I pay for the consult?

You can pay with your HSA (health savings account) card, credit card, prepaid debit card, or by PayPal. Your account will be charged at the time of the visit.

If the Teladoc doctor recommends that I see my primary care physician or a specialist, do I still have to pay the Teladoc consult fee?

Yes. Just like any doctor appointment, you must pay for the consulting doctor's time.

Can I provide consult information to my doctor?

Yes. You have access to your electronic medical record at anytime. Download a copy online from your account or call Teladoc and ask to have your medical record mailed or faxed to you.

Personalized Guidance for a Healthier Life

Taking the first step to making healthy life changes can be tough. That's why we're excited to offer you access to CaféWell: a health engagement portal that offers personalized guidance and support to live a healthier life.

Achieve Better Health with CaféWell

When you register for CaféWell, you'll have instant access to a variety of resources, such as activities, wellness challenges, and health coaching to help you take the next steps to better health—no matter where you're starting.

Engage in Your Health

CaféWell offers a variety of resources to help you take charge of your health.

- **Complete an activity.** Participate in a health activity that fits your personal goals and energy level.
- **Talk to a coach.** Get your health questions answered online or during live webinars.
- **Join a community.** Connect with others who are focused on similar health goals.
- **Explore expert content.** Access tips and articles about nutrition, fitness, and more.
- **Complete the health assessment.** Identify your potential health risks and create or revamp a plan to achieve your health goals.

Customize Your Healthy Life Journey

When you register for CaféWell, you can create a personalized plan that's right for you, based on your health goals.

- **Create your own activity program.** Meet your healthy life goals with your own custom individual or group activity.
- **Follow health and wellness blogs.** You can keep up with, and contribute to, health topics that matter to you.

Get Started Today

Step One: Log Into InTouch

1. Go to PacificSource.com.
2. Under Access Your Benefit Information, click InTouch for Members.
3. Enter your username and password to log in.

New InTouch Users: If you have never used InTouch, follow steps one and two, above. Then, follow the on-screen instructions to sign up. You'll need your member ID to register.

Step Two: Go to CaféWell

From your InTouch home page:

- Select the Benefits menu.
- Click Wellness – CaféWell.
- Follow the on-screen instructions to complete the registration process.

You'll create a new username and password specifically for CaféWell. This will allow you to log in directly from CafeWell.com on your next visit or through the mobile app.



Idaho

Direct: (208) 333-1596
Toll-free: (800) 688-5008

Montana

Direct: (406) 442-6589
Toll-free: (877) 590-1596

Oregon

Direct: (541) 684-5582
Toll-free: (888) 977-9299

TTY

Toll-free: (800) 735-2900

En Español

Direct: (541) 684-5456
Toll-free: (866) 281-1464

Email

cs@pacificsource.com

PacificSource.com



Coverage No Matter Where You Travel

There's nothing more reassuring when you're away from home than knowing there's someone available to help in an emergency. That's why we provide global emergency services from Assist America® as a value-added program with medical policies.



Help When It's Needed Most

Should a member experience a medical emergency when traveling 100 or more miles from home or in a foreign country, a simple phone call to Assist America will help them get the care they need. Assist America's operations center is staffed 24 hours a day, 365 days a year with trained, multilingual and medical personnel, including doctors and nurses, who are ready to help.

Assist America's services can be accessed for:

- Business and pleasure travel
- All members including spouses and dependents enrolled in a PacificSource medical plan, whether traveling together or independently
- Travel periods of 90 days or less (members traveling for longer durations may purchase expatriate coverage directly from Assist America if desired)

No Unexpected Cost to Member or Employer

Assist America completely arranges and pays for all of the assistance services it provides, without limits on the covered cost. This alleviates many of the obstacles and potential expenses that can be caused by medical emergencies away from home.

Key Services

Medical Consultation, Evaluation and Referral

Calls to Assist America's Operations Center are evaluated by medical personnel and referred to English-speaking, Western-trained doctors and hospitals.

Hospital Admission Guarantee

Assist America will guarantee hospital admission outside the United States by validating the member's health coverage or by advancing funds to the hospital.

Emergency Medical Evacuation

If adequate medical facilities are not available locally, Assist America will use whatever mode of transport, equipment, and personnel necessary to evacuate the member to the nearest facility capable of providing a high standard of care.

Critical Care Monitoring

Assist America's medical personnel will maintain regular communication with the member's attending physician and hospital and relay information to the family.

Bend

Direct: (541) 330-8896
Toll-free: (888) 877-7996

Portland

Direct: (503) 699-6561
Toll-free: (866) 540-1191

Medford

Direct: (541) 858-0381
Toll-free: (800) 899-5866

Springfield

Direct: (541) 686-1242
Toll-free: (800) 624-6052

Boise

Direct: (208) 342-3709
Toll-free: (888) 492-2875

Coeur d'Alene

Direct: (208) 333-1557
Toll-free: (888) 492-2875

Idaho Falls

Direct: (208) 522-1360
Toll-free: (888) 492-2875

Helena

Direct: (406) 422-1008
Toll-free: (855) 422-1008

PacificSource.com



Continued on next page >

Medical Repatriation

If medical assistance is required after being discharged from a hospital, Assist America will repatriate the member home or to a rehabilitation facility with a medical or non-medical escort, as necessary.

Prescription Assistance

If the member needs a replacement prescription while traveling, Assist America will help fill that prescription.

Emergency Messages

Assist America will receive and send emergency messages as needed.

Compassionate Visit

If a member is traveling alone and will be hospitalized for more than seven days, Assist America will provide economy, round-trip, common carrier transportation to the place of hospitalization for a designated family member or friend.

Care of Minor Children

Assist America will arrange for the care of children left unattended as the result of a medical emergency and pay for any transportation costs involved in such arrangements.

Return of Mortal Remains

In the event of a member's death, Assist America will render every possible assistance. This service includes arranging preparation of the remains for transport, procuring required documentation, providing the necessary shipping container, and paying for transport.

Emergency Trauma Counseling

Assist America will provide initial telephone-based counseling and referrals to qualified counselors as needed or requested.

Lost Luggage or Document Assistance

Members can call Assist America for assistance in locating lost luggage, documents, or personal belongings.

Interpreter and Legal Referrals

Assist America will refer members to interpreters and legal personnel as necessary.

Pre-trip Information

Web-based country profiles that include visa requirements, immunization and inoculation recommendations, and security advisories for any travel destination are available from Assist America.

Services that Complement Health Coverage

Assist America's services complement rather than replace PacificSource coverage. Once a member is under the care of a physician or medical facility, the PacificSource policy's terms and conditions apply. Assist America's services ensure that in an emergency, members get access to the care they need, when they're traveling 100 or more miles from home or in a foreign country.

About Assist America

Formed in 1990, Assist America, Inc. is the nation's largest provider of global emergency services. The company, headquartered in Princeton, New Jersey, serves more than 300,000 enterprises through benefit programs from the country's most prominent insurance providers.

Questions?

If you need more information about Assist America, or any of our products or services, please contact us.

The Active&Fit Direct™ Fitness Center Program

The Active&Fit Direct program provides you with access to a broad network of participating fitness centers and participating YMCAs.



Freedom and flexibility

Active&Fit Direct program gives you access to 9,000+ fitness centers nationwide. You can switch fitness centers to ensure you find the right fit. The program also includes access to the Active&Fit Direct website, which features a fitness center locator and online fitness tracking.

Get started

Visit PacificSource.com/ActiveAndFit for more information. A \$25 enrollment fee, \$25 for the current month (regardless of the enrollment date within that month), and \$25 plus applicable taxes for the next month are due when you enroll (\$75 plus applicable taxes). Each month's fee is \$25 (plus applicable taxes). After a 3-month commitment, participation is month-to-month. Once enrolled, you may view or print your fitness card and take it to any fitness center/YMCA in the Active&Fit Direct network. Once the fitness center verifies your enrollment in the Active&Fit Direct program, you will sign a standard membership agreement and receive a card or key tag from the fitness center to check in for future visits.

Try out a fitness center

Many fitness centers/YMCAs offer guest passes so you can try out their location. You may request a guest-pass letter through the Active&Fit Direct website to take to the fitness center, where available. Note: You will need to register and sign in to request the guest-pass letter.

The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit Direct is a trademark of ASH and used with permission here.

Idaho

Direct: (208) 333-1596
Toll-free: (800) 688-5008

Montana

Direct: (406) 442-6589
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Oregon

Direct: (541) 684-5582
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TTY

Toll-free: (800) 735-2900

En Español

Direct: (541) 684-5456
Toll-free: (800) 624-6052
ext. 1009

Email

cs@pacificsource.com

PacificSource.com



Life and Disability United Heritage



Fern Ridge School District #28J

Summary of Benefits

Group Term Life and Accidental Death & Dismemberment Benefit

Employee Life and Accidental Death & Dismemberment Benefit:

Class 1 – Certified Employees working a minimum of 20 hours per week are eligible.	\$ 50,000
Class 2 – Classified Employees working a minimum of 20 hours per week are eligible.	\$ 6,000
Class 3 – Administrator Employees working a minimum of 20 hours per week are eligible.	\$100,000
Class 4 – Confidential Employees working a minimum of 20 hours per week are eligible.	\$ 20,000
Class 5 – Superintendent Employees working a minimum of 20 hours per week are eligible.	\$150,000
Class 6 – Business Manager Employees working a minimum of 20 hours per week are eligible.	\$ 50,000

Dependent Life Benefit:

Spouse	\$ 1,000
Child(ren) 15 days to 6 months	\$ 100
Child(ren) 6 months to 26* years of age	\$ 1,000

*If unmarried and financially dependent upon you.

Conversion Privilege – An Insured Employee and Dependent(s) may convert Group Life Insurance coverage, without evidence of insurability, to an Individual Life Insurance policy during the 31 day period following termination of employment.

Waiver of Premium - If an Insured Employee becomes totally disabled prior to attainment of age 60 and if disability lasts 9 months or more, no further premiums will be required for the Employee during the continuance of total disability.

Accidental Death & Dismemberment Insurance – Payable when an Insured Employee suffers a loss* as a result of an accidental bodily injury or death sustained in an accident.

*A table outlining the description of Loss and payable benefit can be found in the group's complete certificate of coverage.

Voluntary Short Term Disability

A *weekly* benefit payable to an insured employee in the event they become disabled and are unable to perform some but not all of the essential duties of his/her occupation. The insured employee must be earning less than 80% of his/her pre-disability earnings.

This benefit will pay the insured employee **60%** of their pre-disability gross weekly earnings to a maximum benefit of **\$1,000 per week** and payable for up to **12 weeks**.

Elimination Period

An elimination period of **7 days** for injury and **7 days** for sickness must be met before benefits are payable.

Long Term Disability

A *monthly* benefit payable to an insured employee in the event they become disabled due to sickness or injury and are unable to perform one or more of the essential duties of his/her regular occupation for **60 months**. The insured employee must be earning less than 80% of his/her pre-disability earnings.

This benefit will pay the insured employee **66.67%** of their pre-disability gross monthly earnings to a maximum benefit of **\$5,000 per month**. **The duration of payments is based on the insured's age when disability occurs.** For a complete table of your benefit duration period, please refer to the certificate of coverage.

Elimination Period

An elimination period of **90 days** after disability begins must be met before benefits are payable.

This Benefit Summary is not part of your group's Policy or the Certificate of Coverage. The policy and certificate may contain certain Limitations and Exclusions not stated in this Benefit Summary. Please see the issued Policy and Certificate of Coverage for specific plan information.

Fern Ridge School District #28J

Summary of Benefits

Group Term Supplemental Life Insurance

Classification	Supplemental Life Benefit
All Full-Time Employees	Up to \$300,000, in \$10,000 increments, not to exceed 3 X Basic Annual Earnings, whichever is less
Guarantee Issue – \$50,000	

Classification	Supplemental Life Benefit
Spouse	Up to \$150,000, in \$5,000 increments, not to exceed 50% of the Employee's Supplemental Life Benefit Election
Children 15 days to 6 months of age	\$ 1,000
Children 6 months to 26 years of age (Unmarried and financially dependent upon you)	Up to \$10,000, in \$2,000 increments
Spouse Guarantee Issue – Up to \$25,000; Children Guarantee Issue – Up to \$10,000	

Age	Employee & Spouse Supplemental Life Rate per \$1000
0 - 24	\$.04
25 - 29	\$.04
30 - 34	\$.04
35 - 39	\$.06
40 - 44	\$.09
45 - 49	\$.14
50 - 54	\$.23
55 - 59	\$.38
60 - 64	\$.51
65 - 69	\$.80
70 - 74	\$1.39
75 & Over	\$2.39
Child(ren) Unit Per \$1000	\$.20

Supplemental Spouse rates and premiums are based on the Employee's age, not the Spouse's age.

Conversion Privilege – An Insured Employee and Dependent(s) may convert Group Supplemental Life Insurance coverage, without evidence of insurability, to an Individual Life Insurance policy during the 31 day period following termination of employment.

Waiver of Premium - If an Insured Employee becomes totally disabled prior to attainment of age 60 and if disability lasts 9 months or more, no further premiums will be required for the Employee during the continuance of total disability.

This Benefit Summary is not part of your group's Policy or the Certificate of Coverage. The policy and certificate may contain certain Limitations and Exclusions not stated in this Benefit Summary. Please see the issued Policy and Certificate of Coverage for specific plan information.



Fern Ridge School District #28J

Voluntary Life with United Heritage

Effective 10/1/2018

Employee Voluntary Life												
Age	Per \$1000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	
29 & Under	\$0.040	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00	
30-34	\$0.040	\$0.40	\$0.80	\$1.20	\$1.60	\$2.00	\$2.40	\$2.80	\$3.20	\$3.60	\$4.00	
35-39	\$0.060	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00	
40-44	\$0.090	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00	
45-49	\$0.140	\$1.40	\$2.80	\$4.20	\$5.60	\$7.00	\$8.40	\$9.80	\$11.20	\$12.60	\$14.00	
50-54	\$0.230	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$13.80	\$16.10	\$18.40	\$20.70	\$23.00	
55-59	\$0.380	\$3.80	\$7.60	\$11.40	\$15.20	\$19.00	\$22.80	\$26.60	\$30.40	\$34.20	\$38.00	
60-64	\$0.510	\$5.10	\$10.20	\$15.30	\$20.40	\$25.50	\$30.60	\$35.70	\$40.80	\$45.90	\$51.00	
65-69	\$0.800	\$8.00	\$16.00	\$24.00	\$32.00	\$40.00	\$48.00	\$56.00	\$64.00	\$72.00	\$80.00	
70-74	\$1.390	\$13.90	\$27.80	\$41.70	\$55.60	\$69.50	\$83.40	\$97.30	\$111.20	\$125.10	\$139.00	
75 and Over	\$2.390	\$23.90	\$47.80	\$71.70	\$95.60	\$119.50	\$143.40	\$167.30	\$191.20	\$215.10	\$239.00	

Dependent Spouse or Domestic Partner Voluntary Life												
Age	Per \$1000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	
29 & Under	\$0.040	\$0.20	\$0.40	\$0.60	\$0.80	\$1.00	\$1.20	\$1.40	\$1.60	\$1.80	\$2.00	
30-34	\$0.040	\$0.20	\$0.40	\$0.60	\$0.80	\$1.00	\$1.20	\$1.40	\$1.60	\$1.80	\$2.00	
35-39	\$0.060	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00	
40-44	\$0.090	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25	\$2.70	\$3.15	\$3.60	\$4.05	\$4.50	
45-49	\$0.140	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50	\$4.20	\$4.90	\$5.60	\$6.30	\$7.00	
50-54	\$0.230	\$1.15	\$2.30	\$3.45	\$4.60	\$5.75	\$6.90	\$8.05	\$9.20	\$10.35	\$11.50	
55-59	\$0.380	\$1.90	\$3.80	\$5.70	\$7.60	\$9.50	\$11.40	\$13.30	\$15.20	\$17.10	\$19.00	
60-64	\$0.510	\$2.55	\$5.10	\$7.65	\$10.20	\$12.75	\$15.30	\$17.85	\$20.40	\$22.95	\$25.50	
65-69	\$0.800	\$4.00	\$8.00	\$12.00	\$16.00	\$20.00	\$24.00	\$28.00	\$32.00	\$36.00	\$40.00	
70-74	\$1.390	\$6.95	\$13.90	\$20.85	\$27.80	\$34.75	\$41.70	\$48.65	\$55.60	\$62.55	\$69.50	
75 and Over	\$2.390	\$11.95	\$23.90	\$35.85	\$47.80	\$59.75	\$71.70	\$83.65	\$95.60	\$107.55	\$119.50	

*** Supplemental Spouse rates and premiums are based on the Employee's age, not the Spouse's age

Dependent Child Voluntary Life	
	\$10,000
Per (Child)ren Unit	\$2.00

Fern Ridge School District #28J

Generic Voluntary Short Term Disability Enrollment Form



Have you considered how a **sickness, pregnancy, or accidental injury** may prevent you from working for more than a few days? Financially, how might that affect you? Could you afford to stay afloat for a few months if something were to happen?

Your Employer has provided you the opportunity to enroll in a Short Term Disability program that will provide you the financial protection you may need. This benefit replaces a portion of the income you may lose when afflicted by a disability.



Voluntary Short Term Disability

The benefit described below is one your Employer has made available for you as an Employee of Fern Ridge School District #28J.

◆ Eligibility

All Full-Time Employees working a minimum of **30 hours** per week are eligible.

- ◆ **Benefit Payment-** Payment will be paid after the Elimination Period has been met and we have received proof that you have been disabled due to sickness or injury that requires the regular care of a Physician. You will receive a weekly payment based on your pre-disability earnings, not exceeding the maximum weekly benefit.

- **Benefit as % of Salary - 60%**
- **Maximum Weekly Benefit - \$1,000**

- ◆ **Elimination Period-** The number of days that you must be disabled before benefits begin. Your Elimination Period begins on the first day of your disability.

- **Injury - 7 days**
- **Sickness - 7 days**

Benefits will be paid while you are disabled for up to **12 weeks**.

- ◆ **Definition of Disability-** You are considered disabled if due to sickness or injury and **are unable to perform some or all of the material and substantial duties of your regular occupation. You must also have at least a 20% loss in pre-disability earnings.** You are also considered disabled if you meet the Definition of Disability above, but are working in any occupation and have at least a 20% loss in Pre-Disability earnings. A loss of a professional occupational license or certification does not, by itself, mean you are disabled. This coverage provides benefits for injury or sickness that occurs when you are off the job. **Occupational injuries and sicknesses are not covered.**

- **Regular Occupation-** means the occupation (as it is performed nationally) that you are routinely performing when disability begins. It does not mean the job you are performing for a specific employer or at a specific location.
- **Material and substantial duties-** duties that are normally required for the performance of your occupation and cannot be reasonably omitted or changed.

This form is not part of your group's policy or the Certificate of Coverage you have been provided. The policy may contain certain Limitations and Exclusions not stated here. Please see the Certificate of Coverage for specific policy information.



United Heritage Life Insurance Company (208) 493-6100 or Toll-Free 1-800-657-6351
707 E. United Heritage Ct., Meridian, Idaho 83642-3527 P.O. Box 7777, Meridian, Idaho 83680-7777

<http://www.unitedheritage.com>

Calculating your payroll deduction:

Example: Mary Smith -

- Age 44
- Gross Weekly Earnings \$850
- Plan: 60% benefit to a maximum of \$1,000 Weekly
- Mary's rate will be \$0.36 per \$10 of her weekly benefit

Calculation: $\$850 \times .60 = \$510 \times \$0.36 = \$183.60 / 10 = \$18.36$

To determine Gross Weekly Earnings, divide Gross Monthly Earnings by 4.33

- | | | | |
|-------------------------------------|--|-------------------|-------------------------|
| 1. Gross Weekly Earnings* | | \$ _____ | |
| | | | (Not to Exceed \$1,667) |
| 2. By benefit percentage | | X .60 | |
| 3. Weekly Benefit | | = _____ | |
| 4. Your Rate (From chart) | | X _____ | |
| 5. Total | | = _____ | |
| 6. Divide by 10 | | / 10 | |
| 7. Estimated Monthly Premium | | = \$ _____ | |

Age	Rate per \$10 of Weekly Benefit
<25	.49
25-29	.47
30-34	.46
35-39	.39
40-44	.36
45-49	.39
50-54	.44
55-59	.50
60-64	.56
65+	.61

Your Pay Cycle	Pay Periods/Year
Bi-Weekly	26
Semi-Monthly	24
Weekly	52

Premium per pay period** _____

***To determine your premium per pay period, multiply line 7 by 12 and divide by the total number of pay periods.*

NOTE: Rates will change on the policy's anniversary date. If you are moving from one age bracket to the next, your rate will not change until the anniversary date following your birth date. ***Your final payroll deductions may vary slightly pending final enrollment and payroll deduction frequency.***

Flexible Spending Accounts (FSA) BPAS



Benefits You Receive:

FSAs provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pretax basis. By anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income.

Health Care Reimbursement FSA:

This program allows Fern Ridge School District employees to set aside pre-tax money to pay for medically necessary healthcare expenses that are not covered by a health plan. The annual maximum amount you may contribute to the Health Care FSA is \$2,700. Some examples of reimbursable expenses include:

- Insurance deductibles, coinsurance, and copayments
- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives

The IRS now allows a Carryover Benefit of up to \$500 per year.

Dependent Care FSA:

The Dependent Care FSA lets Fern Ridge School District employees use pretax dollars toward qualified dependent care such as caring for children under the age of 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

To File for Reimbursement:

Option 1 - Benny Card

Benny is a special MasterCard that deducts charges for qualified purchases from your FSA or HRA account. You can use Benny at any health-related business that accepts MasterCard®.

Step One: Charge it!

Use your Benny Prepaid Benefits Card, instead of check or cash, to pay for health-related expenses at your doctor's office or pharmacy.

Step Two: Check your receipt.

Before you leave the doctor's office or pharmacy, look at your receipt to ensure that it shows the following information:

1. Date of service or purchase date
2. Brief description of the item or service
3. Patient responsibility (the amount you paid), after the insurance has paid (if they were billed)

If your receipt is incomplete, ask the provider to print out a receipt showing all three pieces of information.

Step Three: Save your receipt.

Unlike most pharmacies, healthcare providers do not have a specialized inventory system in place that allows them determine what you purchased. If BPAS is unable to auto-match your purchase, they will contact you to ask for a copy of your documentation to substantiate the transaction.

Option 2 - Paper Reimbursement (In lieu of Benny Card)

- Visit www.bpas.com and download the claim form and complete.
- Provide proof of each expense: Best document to submit Explanation of Benefits (EOB)
- Submit the claim along with the proof of expense (EOB) to:
 - Fax: (866) 254-2942
 - Mail: 820 Gessner Road, Ste 1250, Houston TX 77024
 - Online via bpas.com

Online Services:

Register online at <https://www.bpas.com/participants/>

After logging in, you will be able to quickly and easily:

- View your account balance
- Request reimbursements
- View claims history

HRA VEBA BPAS



The HRA VEBA plan is a tax-free health reimbursement arrangement (HRA.) HRAs are account-based health plans. You can use your HRA funds to cover qualified healthcare expenses and premiums for you and your family. Employer contributions, earnings, and withdrawals (claims) are exempt from taxes. In other words, the money goes in tax-free, is invested tax-free, and comes out tax-free.

Qualified Healthcare Expenses:

Common qualified out-of-pocket expenses include:

- Deductibles
- Copays
- Coinsurance
- Prescription drugs

The Benny Card Makes VEBA's So Easy!

- It's automatic—funds are automatically sent from your VEBA to the provider.
- It's instant. One swipe and you're done!
- It's easy. Most expenses auto-approved so you don't need to follow up with documentation. (Keep your receipts because there may be expenses the IRS will require us to document.)
- It saves you money! No need to pay cash at the time of purchase or wait for reimbursement checks.
- It's in real time so you'll always know your balance. Check your balance often at bpas.com or on your smart phone or tablet.



It works just like a credit card

When you use the Benny™ Card at your pharmacy or doctor's office, funds are automatically pulled from your VEBA to pay for qualified health expenses. No more writing checks or paying cash! And, you can always **track your account balance online at bpas.com**.

Use your Benny Card for qualified health care expenses, like:

- Prescription drug co-pays
- Health plan deductibles
- Office visit co-pays
- Coinsurance
- Lasik surgery
- Eyeglasses
- Dental and vision services

Pay off your health care bills with the Benny™ Card, too. Simply write the Benny Card number on your statement for services you received in the plan year and send it to your health care provider. Then, send us a copy of the itemized bill from your provider or insurance carrier. (Sorry, it's an IRS requirement.)

A Few Details & Tips

- **It's in the mail.** About two weeks after enrollment, you'll receive two Benny™ Cards in a white envelope marked "do not throw away." If a family member throws away the cards mistaking them for a credit card solicitation, we will have to charge a \$5 VISA replacement fee for new cards.
- **Available Balance.** VEBA's are subject to fluctuations in market investments so you can only spend up to 90% of your balance with the Benny Card so you don't risk overdrawing the account. If an expense is more than your remaining balance, the card will be declined. If you need to access more than 90% of your VEBA, just complete a claim form and submit it to us online, through our free mobile app, fax, or mail. Visit bpas.com for more details on filing claims.
- **Making a Large Purchase.** Check your account balance before making a large purchase so you can split the cost. Use the Benny™ Card for the exact amount on your Card, then pay the remaining amount separately.
- **Three Words: Keep Your Receipts.** Roughly 90% of purchases are auto approved (substantiated). But, the IRS may require receipts for some purchases. Why? When you use your Benny card, we're notified of the merchant, date of service and the dollar amount to pull from your account. We can't see what services were provided. So, for example, when you're at the dentist, we need to know if you had your teeth cleaned, which is an eligible expense, or if you had your teeth bleached, which is an ineligible expense. A "Balance Forward" statement doesn't provide us with enough information to meet the IRS requirements. Bottomline: keep your receipts!

Questions? Reach Out.

Call 855-404-VEBA | email: reimbursements@bpas.com



©Benefit Plans Administrative Services, LLC. | 820 Gessner Road, Suite 1250 | Houston, TX 77024 | www.bpas.com

HSA

HSA Bank



If you enroll in the \$1500 HSA plan Fern Ridge School District will deposit any amount over the district cap into each eligible employee's HSA account.

The HSA plan is a tax-free health savings account (HSA.) HSAs are account-based health plans. You can use your HSA funds to cover qualified healthcare expenses and premiums for you and your family. Employer contributions, earnings, and withdrawals (claims) are exempt from taxes. In other words, the money goes in tax-free, is invested tax-free, and comes out tax-free.

Qualified Healthcare Expenses:

Common qualified out-of-pocket expenses include:

- Deductibles
- Copays
- Coinsurance
- Prescription drugs

Employee Assistance Program



Call ComPsych® DisabilityGuidanceSM
anytime for confidential assistance.

Call: **866.511.3361**

Go online: guidanceresources.com

TDD: **800.697.0353**

Your company Web ID: **EAP4UH**

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. ComPsych® DisabilityGuidanceSM provides support, resources and information for personal and work-life issues. DisabilityGuidance is company-sponsored, confidential and provided at no charge to you and your dependents. This flyer explains how DisabilityGuidance can help you and your family deal with everyday challenges.

Confidential Counseling

Someone to talk to.

This no-cost counseling service helps you address stress, relationship and other personal issues you and your family may face. It is staffed by GuidanceConsultantsSM—highly trained master's and doctoral level clinicians who will listen to your concerns and quickly refer you to in-person counseling and other resources for:

- › Stress, anxiety and depression
- › Relationship/marital conflicts
- › Problems with children
- › Job pressures
- › Grief and loss
- › Substance abuse

Financial Information and Resources

Discover your best options.

Speak by phone with our Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:

- › Getting out of debt
- › Credit card or loan problems
- › Tax questions
- › Retirement planning
- › Estate planning
- › Saving for college

Legal Support and Resources

Expert info when you need it.

Talk to our attorneys by phone. If you require representation, we'll refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call about:

- › Divorce and family law
- › Debt and bankruptcy
- › Landlord/tenant issues
- › Real estate transactions
- › Civil and criminal actions
- › Contracts

GuidanceResources® Online

Knowledge at your fingertips.

GuidanceResources Online is your one stop for expert information on the issues that matter most to you... relationships, work, school, children, wellness, legal, financial, free time and more.

- › Timely articles, HelpSheetsSM, tutorials, streaming videos and self-assessments
- › "Ask the Expert" personal responses to your questions
- › Child care, elder care, attorney and financial planner searches

Just call or click to access your services.

Note: Before a disability claim, DisabilityGuidance offers insured Policyholders up to five sessions per calendar year. Following an approved LTD Claim, claimants are also entitled to five additional sessions. The sessions may be used with a counselor, financial planner or lawyer or split among the three types of professionals.



UNITED HERITAGE LIFE INSURANCE COMPANY
P.O. BOX 7777 • MERIDIAN, ID 83680
800-657-6351 • unitedheritage.com

Your ComPsych® DisabilityGuidance Program

CALL ANYTIME

Call: **866.511.3361**

TDD: **800.697.0353**

Online: guidanceresources.com

Your company Web ID: **EAP4UH**



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

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