

Henry J. Austin Health Center Benefits Overview



HENRY J. AUSTIN™
HEALTH CENTER

— The center for wellness —

Presented by:
Ron P. Weiss
Senior Vice President
Corporate Synergies

CORPORATE SYNERGIES®

CORPORATE SYNERGIES®

Corporate Synergies is a national **employee benefits brokerage** and **health & welfare consultancy**. Our deeper understanding of insurance is nurtured by our connection with the industry, the success of our clients, and participant listening posts. Our clients' employee benefits program success is guided by the consultative approach and technical competencies of our industry experts.



Privately held



800 clients



Nationwide reach



Founded in 2003



\$1 billion in premium



Top 10 National benefits specialist

Corporate Synergies is a subsidiary of [Foundation Risk Partners](#).



PROFILE



AREAS OF FOCUS



BENEFITS GUIDE 2022



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Medical



ADVANTAGE 3-TIER NATL ACCESS EPO H S A \$1,500 / 10% \$7 / 50% / 125 RX			
BENEFIT	TIER 1	TIER 2	TIER 3
AmeriHealth Network	AmeriHealth Advantage	Value Network	Regional Preferred w/National Access (PHCS) network
Annual Deductible Individual / Family <small>Deductible is separate for Tier 1. Deductible is combined for Tier 2 & Tier 3.</small>	\$1,500 / \$3,000	\$2,500 / \$5,000	\$2,500 / \$5,000
HRA Deductible Reimbursement	Employees enrolled in will be reimburse 100% of the employee only Tier 1 / Tier 2 and Tier 3 deductible and 100% of the family Tier 1 / Tier 2 and Tier 3 deductible		
Benefit Period	Calendar year		
Referrals Required	No		
Out of Pocket Maximum Individual / Individual within a Family / Family	\$5,000 / \$6,900 / \$10,000		
Preventive Care	Covered 100%		
Outpatient Care Primary care office visits Telemedicine primary visit Specialist office visits Telemedicine specialist visit	\$15 copay after deductible \$7.5 copay after deductible \$30 copay after deductible \$15 copay after deductible	\$30 copay after deductible \$15 copay after deductible \$60 copay after deductible \$30 copay after deductible	\$50 copay after deductible \$25 copay after deductible \$75 copay after deductible \$37.50 copay after deductible
Diagnostic Procedures Laboratory Office or LabCorp Routine X-ray/Radiology Services	70% after deductible		
Hospital Care Inpatient Admission (including maternity)	90% after deductible	70% after deductible	50% after deductible
Outpatient Surgery Hospital Outpatient Surgery	90% after deductible	70% after deductible	50% after deductible
Emergency Care Emergency Room Ambulance	70% after deductible		
Durable Medical Equipment	50% after deductible		
PRESCRIPTION (MEDICAL DEDUCTIBLE APPLIES)	SELECT FORMULARY		
Retail 30 day supply Generic / Preferred Brand / Non-Preferred	Generic \$7 after deductible Preferred Brand 50% up to \$125, after deductible Non-Preferred 50% up to \$125, after deductible		
Mail Order 90 days	Generic \$14 after deductible Preferred Brand 50% up to \$250, after deductible Non-Preferred 50% up to \$250, after deductible		

Locate a provider

follow the steps below to locate a participating doctor, hospital or health facility:

STEP 1:

Go to www.amerihealthnj.com and click on Find a Doctor

STEP 2:

Select Through my job
Choose a plan -

STEP 3:

under Employer / Group Coverage: to find Regional Preferred with NY Network Access providers, select your plan below:

scroll down to select AmeriHealth Advantage 3 Tier

Step 4 - If you are only looking for NJ Tier 1 tier 2, use the first column - AmeriHealth Advantage 3 Tier

The other two columns are for a broader search in Tier 3 with the option of only looking in NY

Step 5 Update your location.

Keep the your plan as it is set up = AmeriHealth Advantage 3 Tier – Employer/Group Network

AmeriHealth Advantage

Learn more about our health plans focused on affordability.

We know purchasing a health plan is a big decision and that everyone's needs are a little different. That's why we offer a variety of health plans focused on affordable and accessible health care coverage.

Our **AmeriHealth Advantage** EPO plans offer tiered benefits in collaboration with select hospitals and providers in eligible counties. Choose an AmeriHealth Advantage EPO plan and you'll be able to use select hospitals and providers at the lowest cost-share, but also have access to providers throughout the state using our Local Value network as tier 2.^{1, 2}

The following are AmeriHealth Advantage tier 1 hospitals.³ To search for tier 1 or tier 2 providers, visit amerihealthnj.com/providerfinder.

Atlanticare Regional Medical Center

- ARMC City Campus
- ARMC Mainland Campus

Cape Regional Medical Center

Cooper Hospital/University Medical Center

Deborah Heart and Lung Center

Hackensack Meridian Health

- Bayshore Medical Center
- Hackensack University Medical Center (UMC)
- Jersey Shore University Medical Center
- JFK Medical Center
- Ocean Medical Center
- Hackensack UMC Mountainside
- Hackensack UMC Palisades
- Hackensack UMC at Pascack Valley
- Raritan Bay Medical Center – Old Bridge
- Raritan Bay Medical Center – Perth Amboy
- Riverview Medical Center
- Southern Ocean Medical Center

RWJBarnabas Health

- Clara Maass Medical Center
- Community Medical Center Medical Center
- Jersey City Medical Center
- Monmouth Medical Center
- Monmouth Medical Center – Southern Campus
- Newark Beth Israel Medical Center
- Robert Wood Johnson University Hospital
- Robert Wood Johnson University Hospital – Hamilton
- Robert Wood Johnson University Hospital – Rahway
- Robert Wood Johnson University Hospital – Somerset
- Saint Barnabas Medical Center

Why an Advantage Plan?

- ✓ Simple and easy-to-use
- ✓ Lower monthly premiums
- ✓ Lower deductibles
- ✓ Lower out-of-pocket costs
- ✓ Preventive care covered at 100%
- ✓ No referrals



To learn more about AmeriHealth New Jersey, visit amerihealthnj.com.

¹ AmeriHealth Advantage plans are only available to individual and employers based in Atlantic, Burlington, Camden, Cape May, Essex, Gloucester, Hudson, Mercer, Middlesex, Monmouth, Ocean, Somerset, and Union counties. Members can obtain services within the listed counties at the tier 1 level. AmeriHealth Advantage members can also access tier 2 providers within the AmeriHealth New Jersey Local Value network. AmeriHealth Advantage tier 1 hospitals are subject to change.

² The Local Value network is not available in Hunterdon County.

³ The following hospitals are included in the AmeriHealth Advantage health systems: Atlanticare Regional Medical Center – Atlantic City Campus, Atlanticare Regional Medical Center – Mainland Campus, Bayshore Medical Center, Cape Regional Medical Center, Clara Maass Medical Center, Community Medical Center, Cooper Hospital/University Medical Center, Deborah Heart and Lung Center, Hackensack University Medical Center (UMC) Hackensack UMC Mountainside, Hackensack UMC Palisades, Hackensack UMC at Pascack Valley, Holy Name Medical Center, Jersey City Medical Center, Jersey Shore University Medical Center, Monmouth Medical Center, Monmouth Medical Center – Southern Campus, Newark Beth Israel Medical Center, Ocean Medical Center, Raritan Bay Medical Center – Old Bridge Raritan Bay Medical Center – Perth Amboy, Riverview Medical Center, Robert Wood Johnson University Hospital, Robert Wood Johnson University Hospital Hamilton, Robert Wood Johnson University Hospital Rahway, Robert Wood Johnson University Hospital Somerset, Saint Barnabas Medical Center, and Southern Ocean Medical Center.

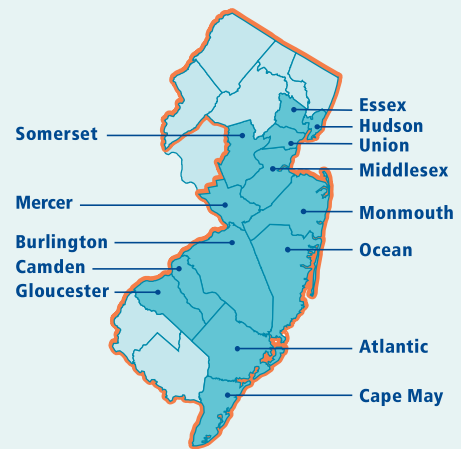
We offer a variety of network options, which differ based on geography as well as participating doctors, hospitals, and other health care providers. We also offer national lab access through our single source lab, LabCorp.

LOCAL VALUE

The Local Value network offers employers a more affordable rate by providing access to a subset of the Regional Preferred network in New Jersey.^{3,4}



AMERIHEALTH ADVANTAGE



HOSPITAL ADVANTAGE



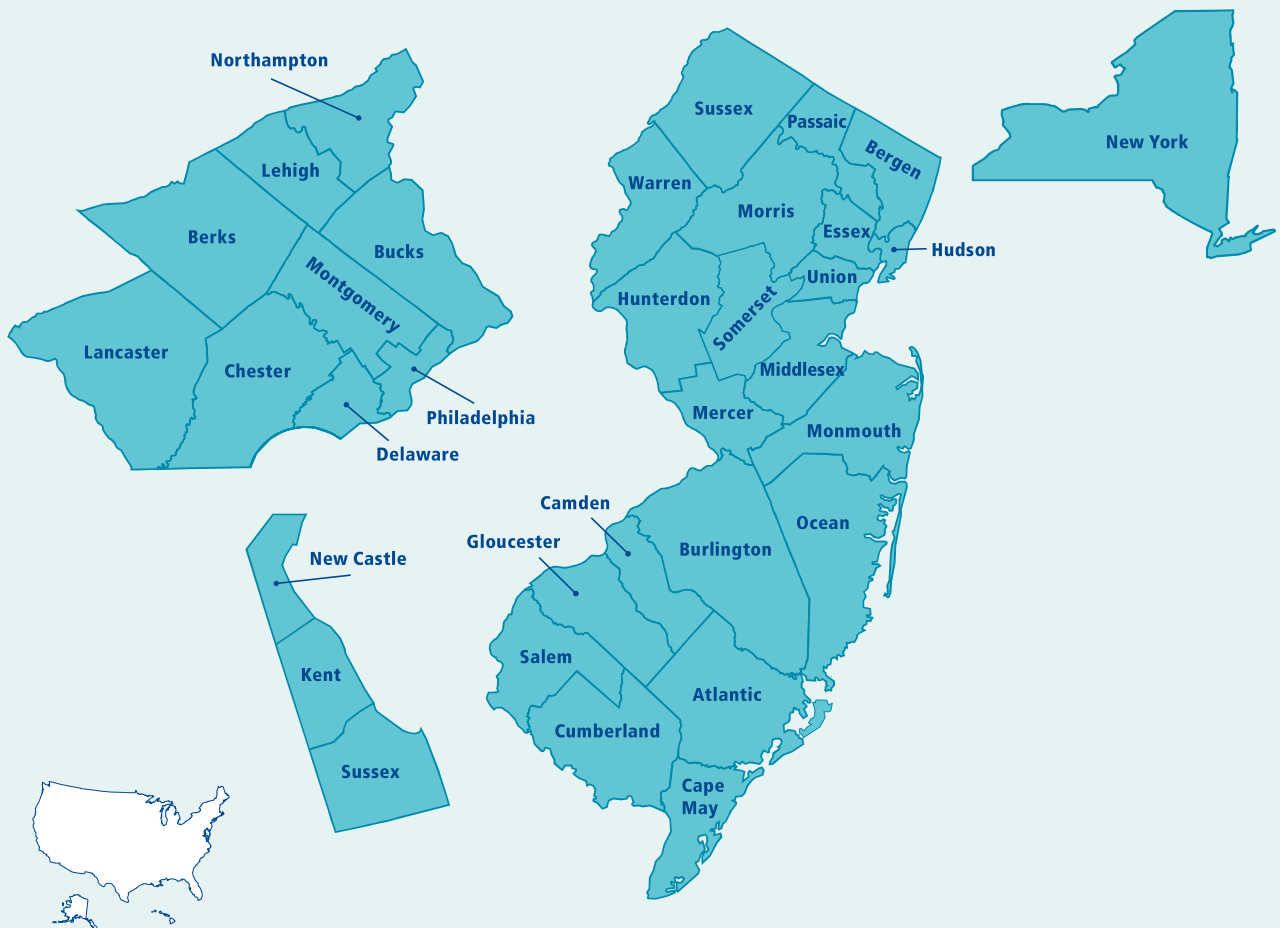
See complete footnotes regarding all network options on page 10.



Network Options

REGIONAL PREFERRED

The Regional Preferred network is one of the largest network of doctors and hospitals in the state of New Jersey.² Members have access to participating physicians and providers in New Jersey, Delaware, New York³, and Southeastern Pennsylvania.³



NATIONAL ACCESS

The National Access network is available through the Multiplan PHCS National network for services obtained outside of the Regional Preferred service area.^{1,3}



See a doctor anytime, anywhere

Telemedicine through MDLIVE is a convenient and low-cost option when you can't get to your doctor.

You can see a board-certified doctor by secure video, phone, or mobile app. It's quicker and more cost-effective than the ER for treating non-emergency medical conditions, such as:

- Colds and flu
- Allergies
- Asthma
- Pink eye
- Ear infections
- Sinus problems
- Respiratory infections
- Joint aches and pains
- Vomiting and nausea
- Insect bites and rash

Telemedicine visits are included with your AmeriHealth New Jersey health plan. Signing up is free, and you pay \$0 per consult.*

Don't wait until you're sick — activate your account today!

There are four easy ways:



Text **AH NJ** to **635-483** to chat with Sophie, a virtual assistant who will help you sign up



Download the MDLIVE app on your smartphone



Visit **mdlive.com/ahnj**



Call **1-888-976-7405**
(TTY: 1-800-770-5531)

*HSA members are subject to \$40 program allowance for consultations until their deductible has been met.

Let Sophie help you activate your MDLIVE account

You're just a few steps away from anytime, anywhere access to local board-certified doctors. Here's how to activate your account with Sophie, your virtual Personal Health Assistant.

Step 1: Get started

Using your smartphone, text **AHNJ** to **635-483**. Be sure to have your AmeriHealth New Jersey member ID card on hand when you're activating your account.

Step 2: Connect with Sophie

You will receive a welcome text message, where you can tap to launch a web browser page, which will start a text conversation.

Step 3: Access your account

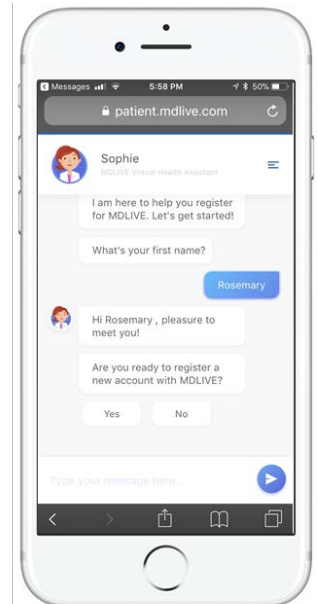
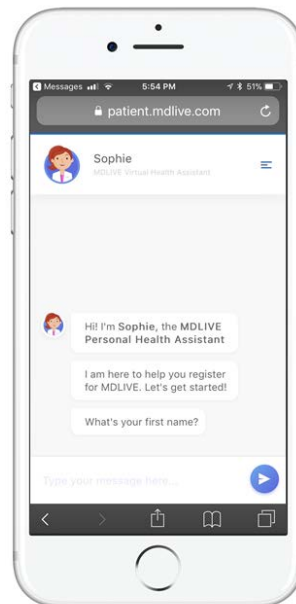
Answer a few questions from Sophie to complete your registration. Once your account has been activated, you'll be ready to begin using your telemedicine benefit.

Meet Sophie, your virtual Personal Health Assistant!



Sophie makes creating your MDLIVE account quick and easy using your smartphone.

Text **AHNJ** to **635-483**, and Sophie will walk you through the process.



amerihealthnj.com

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AHNJ On the Go

The information you need right at your fingertips

It's easy to get the information you need, no matter where you are. Download the free AHNJ On the Go app for your iPhone or Android for convenient access to your benefits information, claims, Find a Doctor tool, spending accounts, health history, member ID card, and more.

Here are some features of the app:

Find a Doctor tool

Locate hospitals, doctors, urgent care centers, pharmacies, and more in your AmeriHealth New Jersey network.

Provider information

Easily keep track of your primary care physician's name, phone number, office location, and other important information.

Doctor's Visit Assistant

Have more productive office visits with your doctors by preparing for the visit. With this feature, you can display or email an ID card to your provider, view open referrals, record notes, and capture documents or pictures.

Benefits information

Quickly see what's covered under your health plan and what cost-sharing is associated with each service.

My Health Assistant

Set health goals, and then build an action plan to help you stay healthy. Trackers help monitor progress and manage your activity plan on the go.

Medicine Cabinet

View and keep track of medications and identify them with pictures. Information is based on your claims data.

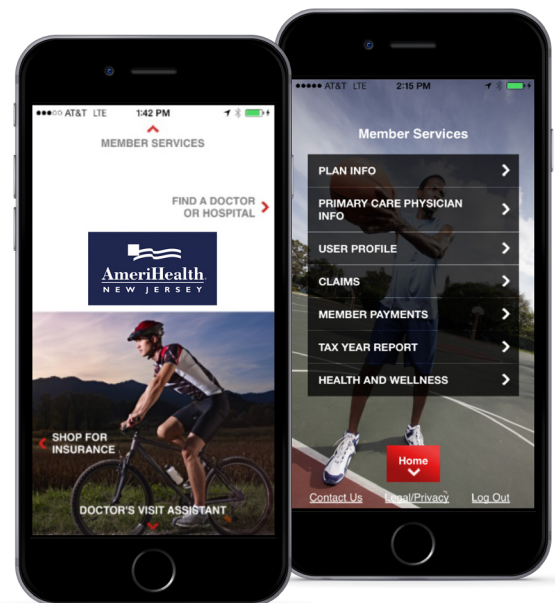
Medication reminders

Set daily or weekly reminders to take your prescription medications.

Food and drug interactions

Check current medications for potentially dangerous combinations with foods or other medications to avoid complications.

Available on the App Store and Google Play.



Everyone's journey to well-being is different – embrace yours.

Embrace Well-being is our holistic wellness program featuring rewards, discounts, and a variety of member resources that can help you on your journey to well-being in a way that's fun and rewarding. Get started today by visiting [amihealthexpress.com](https://www.amihealthexpress.com).

Embrace: Online tools

Embrace Well-being online tools are designed to help you stay motivated on your well-being journey. Earn tokens and badges for every small step you take to reach your well-being goals. It's simple!



Your journey starts here.

Log in to [amihealthexpress.com](https://www.amihealthexpress.com)

Complete your Well-being Profile.

Create a personalized Action Plan.

Finish programs that fit your journey.

Earn tokens and badges.

Sync your health tracking app.

Meet your goals.

Embrace well-being!

The more you use our Embrace Well-being online tools, the quicker you earn tokens. No matter where you are on your well-being journey, we're here to support you every step of the way. **Achieve your health goals with Embrace Well-being!**

Embrace: Discounts

Shop smarter, healthier and get active

Access these discount programs by logging in to [amihealthexpress.com](https://www.amihealthexpress.com), in the Health & Well-being tab.

- **GlobalFit's Gym Network 360:** discounted gym memberships, fitness wearables, education programs, at home fitness equipment and more! Access exclusive best-in-class pricing from some of the biggest brands in fitness. Set up an account at globalfit.com/amihealthnj to get started!
- **GlobalFit Anywhere app:** access a variety of workouts ranging from cycling and yoga to bootcamps and personal training. GlobalFit Anywhere app connects you to studios, gyms, and trainers using dynamic pricing to give you the best possible price. Download the GlobalFit Anywhere app today!
- **Livewellamerihealthnj.com:** score deals on everything from cleaning supplies to nutritious foods or find your new favorite healthy recipe – check in with Live Well regularly for updated coupons, articles and recipes.
- **AmeriHealth Insider:** save up to 60% on tickets, travel, and shopping for a wide range of businesses, from local to national attractions and events.

Embrace: Programs & resources

As an AmeriHealth New Jersey member you have access to a variety of innovative support programs: helping you get the care you need, when you need it.

Health Coaching¹ is available 24/7 from our registered nurse Health Coaches and offers members extra support and services to help navigate their health journey. **Condition and Case Management** programs¹ provide support from a registered nurse Health Coach for members managing chronic conditions or a complex health situation, such as asthma, diabetes, hypertension, cancer or stroke, and many more.²

Call us at **1-888-YOUR-AH1 (1-888-968-7241)** to learn more and get the support and guidance you need or have your physician submit a referral form at [amihealthnj.com/physicianreferral](https://www.amihealthnj.com/physicianreferral).

Baby FootSteps[®] a free maternity program to help you plan for the healthiest pregnancy and delivery possible. This program offers you prenatal resources and information to guide you through each stage of pregnancy, plus, support from a Registered Nurse Health Coach 24/7. Sign up for Baby FootSteps by calling **1-800-598-BABY (1-800-598-2229)**.

On to Better Health: Because your mental health is just as important as your physical health, log in to [amihealthexpress.com](https://www.amihealthexpress.com) to complete your SmartScreen interactive quiz. Check out the benefit section to learn more.

You can find more tools and information about how to help keep you and your loved ones healthy at [amihealthnj.com/healthyfamilies](https://www.amihealthnj.com/healthyfamilies).

¹ Check your plan documents to see if you are eligible.

² Condition Management is available at no cost to most members. Please refer to your member materials for the terms, limitations, and exclusions of your health care coverage, or call Customer Service at the number on the back of your medical ID card to find out if you are eligible.



Embrace: Rewards

Get rewarded for your healthy lifestyle – benefit from these incentives to help you maintain your well-being both now and in the future.

As you complete activities, you may be eligible¹ to earn Embrace Well-being Dollars, which can be redeemed for electronic gift cards to a variety of popular retailers.

Up to 12 ways to earn

Embrace Well-being dollars:

Physical activity	\$100
Weight management	\$25
Smoking cessation	\$25
Nutrition counseling	\$25
PCP or OBGYN visit	\$25
Flu Shot	\$25
Dental exam	\$25
Healthy Numbers: BMI & blood pressure	\$25
Healthy Numbers: cholesterol & glucose	\$25
Preventive Screening: breast cancer	\$25
Preventive Screening: cervical cancer	\$25
Preventive Screening: colorectal cancer	\$25

Total eligible reward: **Log in to find out!**

Find out how many Embrace Well-being dollars you're eligible to earn² and how to submit your activity³ at [amihealthexpress.com](https://www.amihealthexpress.com).

¹Eligible members include: active subscribers and spouses over the age of 18, in small group, large group and public sector plans. Ineligible members include: individual consumer market segment, dependent children, and subscribers and spouses under the age of 18.

²Eligible members can earn up to \$150 or \$300 Embrace Well-being dollars each program year based on their plan. Embrace Well-being program year runs from December 1 through November 30. Members are not eligible to earn Embrace Well-being dollars for all 12 activities.

³All Embrace Well-being activity must be submitted for review and approval before Well-being dollars are rewarded and redeemed for e-gift cards. Embrace Well-being does not permit self-reportable activity.

What is a Health Reimbursement Arrangement (HRA)?

The purpose of the Health Reimbursement Arrangement Plan is to provide you with additional health coverage benefits. The benefits available under this Plan and other important information concerning the Plan, such as rules that must be satisfied before you become eligible and laws that protect your rights are outlined in the plan's summary plan description.

Once you have enrolled in your employer's health plan, you will be enrolled in the Health Reimbursement Arrangement. You must be enrolled in the group health plan to be eligible to participate in the HRA. Once you have terminated your coverage with the group health plan, your participation in the HRA will also be terminated

How do Health Reimbursement Arrangement (HRA) work?

Your employer has set aside a specific amount of funds each Plan Year from which you may be reimbursed for eligible medical expenses that you have incurred during your Period of Coverage. Normally, you would pay for these expenses out of pocket, with your own after-tax income. Once you receive an Explanation of Benefits (EOB) from your health insurance carrier, you may submit a copy of the EOB with a completed claim form for reimbursements allowed for eligible expenses under the HRA. Detailed pharmacy receipts are required for Prescription drugs reimbursements. Your employer is funding the account, and as such, there should be no tax liability to you.

To receive reimbursement, you must complete a claim form and submit it along with your insurance carrier's Explanation of Benefit (EOB) or other substantiation of expenses, to the Plan Administrator. The Plan Administrator will provide you with acceptable forms for submitting these requests for reimbursement. In addition, you must submit to the Plan Administrator proof of the expenses you have incurred and that they have not been paid by any other health plan coverage. If your request qualifies as a benefit or expense that the Plan has agreed to pay, you will receive a reimbursement check soon thereafter up to the amount available in your HRA Account.

How to submit for Reimbursement

Once you have received an Explanation of Benefits for coverage service with the plan year, complete the claim from attached and submit to:

The Seneca Group

PO Box 1043

Matthews, NC 28106

866-487-4157

Claim Fax: 516-977-3333

Claim Email: Service@thesenecagroup.com

Who pays first:

Your group health and/or dental plan is always primary, and your health reimbursement arrangement will reimburse for eligible expenses once the group health/dental plan has paid. The **HRA will not reimburse** any claim without appropriate documentation indicating the group health/dental plan has processed the claim. **It is your responsibility to ensure that all claims are processed through the group health/dental plan first.**

Debit Card:

For those employees who choose to use the debit card, payment transactions are as simple as using a credit card. The *Seneca Card* allows employees direct, immediate access to the



employer-sponsored Health Reimbursement Account (HRA) or Flexible Spending Account (FSA). This debit card is only accepted at specific merchant or provider locations, as defined by merchant category codes. This ensures that you are able to pay for eligible expenses wherever Visa or MasterCard® is accepted.

All Medical claims (Not Pharmacy):

If you are enrolled in a High Deductible Health Plan, you should NOT have to pay any copay or any claim when you first visit the provider. Show your insurance carrier ID card and ask the provider to bill the insurance carrier. You will then receive an Explanation of Benefits (EOB) from the insurance carrier with the correct amount to pay the provider. The Provider should then bill you the allowed amount as determined by the insurance carrier. Once you have confirmed that the amount billed by your provider is equal to the allowed amount listed in the insurance carrier's Explanation of Benefits, complete the billing information using your debit card. Using your debit card AFTER the carrier has processed the claim and determined the correct allowed amount will ensure the appropriate amount is billed on the debit card.

Make sure that the amount the provider bills is equal to the allowed amount listed in the EOB!

IF PAYING BY MASTERCARD, DISCOVER, VISA OR AMERICAN EXPRESS, FILL OUT BELOW.		
CHECK CARD USING FOR PAYMENT		
<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> DISCOVER	<input type="checkbox"/> VISA
<input type="checkbox"/> AMERICAN EXPRESS		
CARD NUMBER	SIGNATURE CODE	
SIGNATURE	EXP. DATE	
STATEMENT DATE	PAY THIS AMOUNT	ACCT. #
PAGE: 1 of 1		SHOW AMOUNT PAID HERE \$
500005A		

Keep all carriers Explanation of Benefits and physician/dental bills that were paid by the Debit Card. Due to IRS requirements, all claims require verification. My may receive an email or letter, from the Seneca Group requesting copies of EOB's to substantiate the claim paid through the Debit card.

Eligible HRA claims are limited to the following:

Medical and Dental Claims approved by the insurance carrier, and applied to deductible and or coinsurance. Debit card can be used to pay for deductible eligible expenses AFTER the Carrier EOB has been provided showing the correct amount due to their provider.

EOB Harvesting

Plan Members will have access to a new enhanced method for providing the required documentation for HRA (and FSA) plan substantiation. This will allow members to send their EOB's directly from the carrier to The Seneca Group without any work required from the member. Enrollment is optional and a separate email will be sent to all plan members for access to enroll in this new option if desired.



Web access:

You can obtain additional claims forms, as well as check your HRA claim status and account balance through The Seneca Group web portal. To access your accounts online, you will need to register.

Step #1: Go to www.thesenecagroup.com click on the “Split Funded Member Login”

Step #2: Username = first initial, last name
Example – John Smith = jsmith

Password = Social Security Number – the system will prompt you to change this to a personalized password on your first log-in.

Step #3: When you log-in with your initial password, you will then have the opportunity to create your own personalized password.

***By providing an email address, you will receive communications from The Seneca Group electronically about your benefits in lieu of paper documents. Your email address will not be shared or used for any other purpose.*

Step #4 Once officially registered, you will have access to your account Information as shown below.



Allows you to submit claims for those plans you are currently enrolled in.



- Account Balances
- Payment History
- Enrollment Summary



- Profile
- Bank Accounts
- Debit Cards



Where you go to see plan descriptions and related documents.



download forms.

Please feel free to call The Seneca Group, Inc. at 866-487-4157

BenefitsVIP®

Help starts here.

BenefitsVIP is a powerful, one-stop contact center staffed by seasoned benefits advocates ready to help you and your family resolve benefit issues.

For service that's **CONFIDENTIAL** and **RESPONSIVE**, contact:

866.284.2053

Monday - Friday 8:30am - 8pm (ET)

myteam@benefitsvip.com

Fax: 856.996.2735

- Benefits questions
- ID card requests
- Precertification support
- Claims resolution
- Prescription issues
- Provider network questions
- ...and much more!



BenefitsVIP.com

Request member assistance and order ID cards with a click.



HealthDiscovery.org

Get vital, useful and fun health insurance and wellness facts.



NurseVIPSM

TELEPHONIC

- Coordination of care
- Schedule specialty appointments
- Low-cost pharmacy alternatives
- Claims appeals
- Secure second opinions



Dental



Horizon Blue Cross Blue Shield of New Jersey

HORIZON	DENTAL CHOICE PLAN A* (DHMO)	DENTAL CHOICE TOTALCARE * (DHMO)	DENTAL DOP (DPPO)	
	IN-NETWORK ONLY	IN-NETWORK ONLY	IN-NETWORK	OUT -OF -NETWORK
*Annual Deductible Individual/ Family	None	None	\$50 /\$150	\$50\$150
* Waived for Preventative Services	N/A	N/A	Yes	Yes
Annual Maximum	None	None	\$1,500	\$1,500
Ortho Lifetime Maximum	None	None	\$1,500	\$1,500
Preventive Services				
<ul style="list-style-type: none"> Cleaning (prophylaxis) Oral Exams Sealants (per tooth) X-rays 	Covered 100%	Covered 100%	Covered 100%	100% of MAC
Basic Services				
<ul style="list-style-type: none"> Anesthesia Routine Extractions Fillings (one surface) Perio Surgery Repair & Maintenance of Crowns, Bridges & Dentures Root Canal Scaling & Root Planing (per quadrant) Simple Extractions 	Covered 100%	Covered 100%	80%	80% of MAC
Major Services				
<ul style="list-style-type: none"> Bridges and Dentures Inlays, Onlays, Veneers** Single Crowns 	50%	Covered 100%	50%	50% of MAC
Implants	Not Covered	Not Covered		Included
Orthodontia Services				
<ul style="list-style-type: none"> Children only. Limited to one complete orthodontic treatment per lifetime 	Covered	Covered	50%	50% of MAC

* You must choose one of the dentists in the Horizon Dental Choice (HDC) network as your primary care dentist and receive care, or be referred for care, from that primary care dentist

This is only a partial list of dental services. Your certificate of benefits will show what is covered and excluded in greater detail.

Note: Out-of-network dentists (providers not contracted with Horizon) can balance bill individuals the difference between the Horizon maximum allowable charge (MAC) and provider charges. You will want to be sure to seek services from an in-network (Horizon contracted) provider to avoid excessive out of pocket costs. To find a dentist https://doctorfinder.horizonblue.com/dhf_search

Vision



BENEFITS	VSP NETWORK DOCTOR	NON VSP PROVIDER
Frequency of Services		
Well Vision Exam	12 months	12 months
Lenses	12 months	12 months
Frames	24 months	24 months
Exam	\$20 copay	Reimbursed up to \$45
Clear Standing Lenses (pair)		
• Single Vision	\$20 copay	Reimbursed up to \$30
• Bifocal Vision	\$20 copay	Reimbursed up to \$50
• Trifocal Vision	\$20 copay	Reimbursed up to \$65
• Polycarbonate Lenses for Dependent Children	Included in Prescription Glasses	Not covered
Frames	\$20 copay <ul style="list-style-type: none"> \$120 allowance for a wide selection of frames \$140 allowance for featured frame brands 	Reimbursed up to \$70
Contact Lens Services and Materials Elective in Lieu of Glasses	Up to \$60 copay <ul style="list-style-type: none"> \$120 allowance for contacts; copay does not apply 	Reimbursed up to \$105

Vision benefits are offered through Vision Service Plan (VSP). VSP offers comprehensive vision benefits through a large national network of providers. You can select to use a VSP participating provider or select an out of network provider. Please refer to the summary plan document for eligibility details. You can access their website to search for providers in the network at www.vsp.com or call 800-877-7195

Savings Never Looked So Good

Get access to more than \$3,000 in savings from VSP and other popular brands for your eye care and overall wellness needs.



Frames shown are by Lenton & Rusby.

Discover Exclusive Member Extras

Eyewear and eye care Special Offers are available at all VSP® network doctor locations! This interactive flier allows you to click on any offer shown below and find out more details.

vsp exclusive member extras

GLASSES AND SUNGLASSES

Extra
\$20
to Spend

Get more value with an **Extra \$20** to spend on Featured Frame Brands like bebe, Calvin Klein, Cole Haan, Dragon®, Flexon®, Lacoste, Nike and more.^{1,2}

Extra
\$40
to Spend

Get an **Extra \$40** to spend on select Featured Frame Brands.

Up to
40% Off
Lens Enhancements

Upgrade your lenses and save up to 40% off lens enhancements such as anti-glare coatings and light-reactive lenses.^{2,3}

eyeconic

a vsp vision company

Savings on Eyeconic® when you shop online for glasses, sunglasses, and contacts with your VSP benefits.

HOYA

Get 6-month satisfaction guaranteed protection with Hoya lenses.



Save 20% on additional pairs of Nike glasses and sunglasses.

sunsync

Save up to 40% on SunSync® Light-Reactive Lenses.^{2,3}

techshield

Save up to 40% on all TechShield® Anti-Reflective Coatings.^{2,3}

unity

Try Unity® single vision or progressive lenses risk-free with The Unity Promise for six months.

ZEISS

Try ZEISS Lenses risk-free for six months.

vsp
PREMIER
PROGRAM

Premier Offers

Maximize your savings with Premier Offers only available at Premier Program locations.

Eyewear Protection

Get a one year worry-free warranty on Featured Frame Brands.

BAUSCH + LOMB
See better. Live better.

Save up to \$310 on an annual supply of contact lenses.

Glasses Rebate

Get up to a \$100 rebate on the perfect pair of glasses.⁴

HOYA

Try Hoya lenses worry-free for six months.

unity

Try Unity® lenses risk-free with The Unity Promise for 12 months.

ZEISS

Try ZEISS Lenses risk-free for 12 months.

Improve Your Health and Increase Your Savings



CONTACTS

BAUSCH+LOMB

See better. Live better.

Receive savings of up to \$300 in rebates and rewards when you purchase an annual supply of Bausch + Lomb contact lenses from your VSP network doctor.

HEARING HEALTH

TruHearing®

Save up to 60% on top-of-the-line hearing aids, get 120 batteries shipped to your door for only \$39, and access a free online hearing screening.⁵

LASIK



Save up to \$1,000 off LASIK.⁶



Save up to \$1,000 off LASIK.⁶



Get up to \$1,000+ off all custom LASIK and PRK.⁶



Get up to \$1,000 off LASIK at TLC.⁶

HEALTH & WELLNESS

Support for Diabetes Management

Find resources to help prevent or delay Type 2 Diabetes like lifestyle coaching, diabetes educational materials, and more.



Receive free access to a variety of everyday savings like family entertainment, health and wellness, cash rewards, travel, and more.⁷



Get instant, in-office application for promotional financing available on eye care and eyewear.



Get your home and life organized with a smart digital vault built to securely store your important documents and information for just \$27 a year.

[View all Exclusive Member Extras at vsp.com/offers.](https://vsp.com/offers)

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Classification: Public



Henry J Austin Health Center
Life and AD&D



BASIC Life and AD&D	Equitable Insurance Company
<p style="text-align: right;">Class 1</p> <p>Basic Life Benefit</p> <p>Maximum</p> <p>Age Reduction</p> <p>Guarantee Issue</p> <p>Accelerated Death Benefit</p> <p>Waiver of Premium on Disability</p> <p>Accidental Death & Dismemberment (AD&D)</p> <p>Accidental Death (Common Carrier)</p> <p><u>Day Care Benefit</u></p> <p>Child Education Benefit</p> <p>Rehabilitation / Physical Therapy Benefit</p> <p>Repatriation Benefit</p> <p>Seat Belt Benefit</p> <p>Airbag Benefit</p> <p>Spouse Training Benefit</p>	<p>All Active Full Time Union and Non-Union Employees working at least 30 hours per week</p> <p>1.5 X Basic Annual Earnings</p> <p>\$250,000</p> <p>Age 65, but less than 70 65% Age 70 and over 50%</p> <p>\$250,000</p> <p>75% to \$250,000</p> <p>Total Disability Prior to Age 60 6 Month Elimination Period Terminates at age 65</p> <p>100% of Life Insurance Benefit</p> <p>100% of AD&D Benefit up to \$250,000</p> <p>\$2,500 annual to age 12; 5 year maximum</p> <p>up to \$2,500 annually; 4 year maximum</p> <p>\$5,000</p> <p>Up to \$5,000</p> <p>\$10,000</p> <p>\$10,000</p> <p>Up to \$5,000</p>



Henry J Austin Health Center
Long Tem Disability



Long Term Disability	Equitable Insurance Company
Class 1	All Active Full Time Non-Union Employees working at least 30 hours per week
Monthly Benefit	60% of pre-disability earnings
Maximum Monthly Benefit	\$4,500
Minimum Monthly Benefit	\$100
Elimination Period	180 Days
Pre-existing Condition	3 / 12
Own Occupation	24 Months
Maximum Benefit Duration	ADEA1 with SSNRA
Waiver of Premium	Included
Family Care Deduction Benefit	Included
Survivor Income Benefit	Included
Workplace Modification Benefit	Included



EQUITABLE

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Employee Benefits

Employee Assistance Program

Your well-being doesn't begin or end with your finances. It starts with — and is always about — you. Our team is here to help, anytime and anywhere. Read on for information about no-cost, confidential support you can access for life's challenges.



Confidential emotional support

Our highly trained clinicians will listen to your concerns and help you or your immediate family members with a variety of issues and, if needed, refer you to other resources. Talk to us for:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts
- **Need to speak with someone? Receive up to three face-to-face sessions per issue/year.**



Work-life solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events
- Locating pet care



Financial resources

Our financial experts can assist with a wide range of issues. Talk to us about strategies pertaining to:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more



Identity theft services

We can help you repair your credit and restore your name with tools, such as:

- Support from legal and financial professionals
- Counseling to address emotional issues
- Work-life assistance



Legal guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more.

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



EQUITABLE

Contact your Employee Assistance Program for 24/7 support, resources & information

Call: (833) 256-5115

Online: [guidanceresources.com](https://www.guidanceresources.com)

TDD: (800) 697-0353

App: GuidanceNowSM

Web ID: EQUITABLE3





Online will preparation

EstateGuidance® lets you quickly and easily create a will online at no cost. You can:

- Specify your wishes for your property
- Provide funeral and burial instructions
- Choose a guardian for your children



Online support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

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- On-demand training
- “Ask the Expert” personal responses to your questions

Online: guidanceresources.com

App: GuidanceNowSM

Web ID: EQUITABLE3



Phone/live support

Your Employee Assistance Program provides someone to talk to, and resources to consult whenever and wherever you need them.

Call: (833) 256-5115

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Direct, 24/7 access to a GuidanceConsultantSM who will answer your questions and, if needed, refer you to a counselor or other resources.

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