

# Benefits For Your Health and Well-Being

2024 Open Enrollment Guide

Choose Your 2024 Benefits [November 15 – December 6 2023



# **Eligibility and Enrollment**

### Open enrollment runs from November 15 to December 6 2023

This is your annual opportunity to elect new benefits or modify your current benefit elections for you and your eligible family members outside of a qualifying life event (QLE).

### Who is eligible to enroll?

**Employees:** Full-time employees who are regularly scheduled to work at least 30 hours per week are eligible to participate in the Group Health Plan.

**Eligible Dependent**: You can enroll yourself & your eligible dependents in benefits. Eligible dependents include your:

- Legal spouse
- Child(ren) up to age 26, regardless of student or marital status, or other coverage options.
- Unmarried child(ren) of any age who are incapable of supporting themselves due to mental or physical disability and who are totally dependent on you.

### When do I enroll?

For current employees, you will enroll during the Open Enrollment period. This year's Open Enrollment. The benefits you choose during this open enrollment will become effective January 1, 2024

### How do I enroll?

The first step is to review your current benefit elections. Take this opportunity to think about the changes you and your family have experienced in the past year or anticipate in the coming year. Then, review the benefit plans and programs outlined in this guide and determine which plan options will best meet your needs. Submit your elections following the instructions provided by your Employer.

### What if I need to make changes during the year?

You can change your benefit elections outside of Open Enrollment only if you have a Qualified Life Event, which include:

- 1. Birth or adoption of a child
- 2. Marriage, divorce, or legal separation
- 3. You or your dependent turning 26 and losing coverage
- 4. Change in employment status for you or your spouse that results in a gain or loss of benefits.

If you have a Qualified Life Event and want to make benefit changes during the year, you must submit appropriate notification within 30 days of the qualified event.



# Health Coverage Terms to Know

When choosing a health plan, you may run across terms and phrases that are unfamiliar to you. Understanding these common health coverage terms can help as you decide on coverage for the coming year.

#### 1. Premium

Your premium, also known as your employee contribution, is the amount you pay for health care coverage, and is deducted from your paycheck.

#### 2. Deductible

Your deductible is what you pay up-front for care and is a set amount for the year. For most services, you will have to pay the full cost until you hit your deductible amount. After that, your health plan kicks in and shares costs for the rest of the year.

#### 3. Copay

A copay is a fixed amount that you pay when you receive care.

**How this works with your deductible:** Typically, you don't need to meet your deductible for the copay amount to apply, and the money you spend on copays doesn't count toward your deductible.

**For example:** If your plan has a \$20 copay for every in-network specialist visit, you will owe \$20 when you go in for your visit.

#### 4. Coinsurance

Coinsurance is a varying amount that you pay when you receive care and is calculated as a percentage of the allowed amount for a service.

How this works with your deductible: Typically, coinsurance doesn't kick in until you've met your deductible.

**For example:** You've met your deductible of \$1,000. If your plan has a 10% coinsurance for every innetwork specialist visit, and your recent visit is \$100, you will owe \$10.

#### 5. Out-Of-Pocket Maximum

The out-of-pocket maximum is the most you'll pay for care during your plan year before your health insurance begins to pay 100 percent of any allowed amounts.

**It's important to note** that this amount does NOT include your premium, balance-billed charges, or healthcare services your plan doesn't cover



# Your Health Plan Administrator



### Life is unexpected, but your health care coverage shouldn't be.

Allied is committed to helping you and your family make the most of your benefits all year round. With access to on-demand tools and one-on-one customer service support, Allied makes it easy to manage your benefits and stay on track towards a healthier you.

# Manage your benefits at-home or on-the-go

Allied's member portal allows you to manage your benefits at any time from any device. Simply download the **My Allied Portal** mobile app or log in at alliedbenefit.com to get started.

- Access your digital ID card
- Look up claims and deductible progress
- Review your benefits, copays and coinsurance amounts
- Find in-network providers plus cost estimates for medical procedures and treatments

# Expert advice, just a phone call away

When you need help, **Allied's Member Services** team is ready to answer any questions, including:

- Help submitting claims, or understanding your medical bills
- Verify your benefits and coverage details directly with your providers
- Find in-network providers
- Navigate your benefits and tools through your online member portal

#### Call 800-288-2078

Monday-Thursday, 7:30 am to 7:00 pm CT Friday 8:00 am to 5:00 pm CT Saturday 9:00 am to 12:00 pm CT



Please note, the following chart presents only the highlights of your medical plan. More detailed information can be found in the Summary Plan Description.

Plan Highlights	In-Network – Network Name	Out-of-Network
Annual Deductible		
Individual	\$1,250	\$2,500
Family	\$3,750	\$7,500
Annual Out-of-Pocket Maximum		
Individual	\$4,500	Unlimited
Family	\$13,500	unlimited
Amounts below are what YOU would pay	You Pay	You Pay
Preventive Care Services	\$0	60%
Primary Care Doctor Office Visit	\$30 copay	60% after deductible
Specialist Doctor Office Visit	\$60 copay	60% after deductible
Chiropractor, PT/Speech	\$15 copay 20 visits covered per person per year	60% after deductible
Lab Diagnostics and X-Rays	100% no deductible	60% after deductible
Complex Imaging Services (MRI, PET, and CT scans)	\$30 copay	60% after deductible
Urgent Care	\$30 copay	60% after deductible
Emergency Room	80% after deductible	Same as in-network
Hospitalization	80% after deductible	60% after deductible
Outpatient Surgery	80% after deductible	60% after deductible

# My Allied Portal



**Beginning January 1, 2024**, you will have access to the new My Allied Portal. My Allied Portal allows you to navigate your benefits and proactively manage your healthcare at any time from the mobile app or web browser.

### With My Allied Portal, you can:

- Find care and compare costs for providers and services in your network
- View what's covered under your plan and explore your unique benefit programs
- See your claim details and view progress toward your deductible
- View and share your health plan ID card with your doctor's office

### How to Get Started:

- 1. On **January 1, 2024**, go to your device's app store and download the **My Allied Portal** app, or navigate to **alliedbenefit.com**.
- 2. Once you have the app or website open, click "Sign Up."
- 3. Enter in your email address, desired password, first and last name, then click "Sign Up" to continue.
- 4. Next, verify your information by entering your date of birth, member ID, and group number, then click "Continue". Note, your member ID and group number can be found on your ID card.
- 5. You're all set! Start exploring your benefits and programs in the portal.

Active your account at alliedbenefit.com on January 1<sup>st</sup>.

Group number:A23105



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Welcome, John!					ALLIED
Your Coverage Active	Teladoc	Telehealth	ALLIED	Member Sen	Welcome, John
Subscriber & Family 04/04/2023 - Current	Get care 24/7 from U.S.	board-certified doctors	Allied Member Service answer any questions	s is here to help ye	How can we help you today?
Johnathan Appleseed     Medical      Overtal      Vision      First	for non-emergency can		The team is available to operating hours.	fonday - Saturday	Your Coverage
Go to Bunefits & ID Card	60	Now	Cal	New	Subscriber & Family 04/04/2022
					Medical      Destal      Vision
Your Plan Activity				See All Claims	Go to Benefits & ID Card
Here's an overview of your health plan for 2022		Recent Claims			
		The Family Clinic Uptown Urgent Care	May 7, 2023 Apr 27, 2023	53 50	Teladoc.
		Movement Physical Ther	Mar 18, 2023	52	Get care 24/7 from U.S. board certified for non-emergency conditions.
Ad Aug Sep Oct New Dec Jan Feb	Mar Apr May Jun				Ge Now
Deductible		Out of Pocket Max			
\$827.44	\$1,000.00	\$827.44	-	\$2,000	ALLED House

# My Allied Portal App



### Accessing your health plan just got easier

We're excited to introduce our brand-new My Allied Portal app, designed exclusively for you. With digital tools to keep you connected, your health plan will always be with you when you need it.

#### Get ready to unlock your benefits:



#### Simplified Access

With the My Allied Portal app, your health plan information is always at your fingertips, making it simpler than ever to navigate your healthcare plan.



#### Find Providers and Compare Costs

Search for in-network providers and get personalized cost estimates for thousands of covered medical procedures.



#### Explore Your Care Programs

Understand what's covered under your health plan and discover enhanced care programs available to you and your family.



#### Track Your Plan Activity

Keep tabs on your claims, benefits, and progress toward your deductible with on-the-go access and real-time notifications



#### Get Your ID Card On-The-Go

View and share your health plan ID card with your doctor's office directly from your app.

#### Activate your new portal on January 1, 2024

#### STEP 1

On January 1st, go to alliedbenefit.com or head to your device's app store to download the My Allied Portal app

#### STEP 2

Use your member ID and group number to log in. If you need assistance, our support team is just a call away.

#### STEP 3

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Start exploring the app's features and make the most of your healthcare benefits!



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## How to set up your Allied Member Account



On January 1<sup>st</sup>, visit the Allied website and follow the steps below.

#### **STEP 1**

#### Navigate to Allied's website

Go to <u>alliedbenefit.com/Members</u> and click "Sign In or Create an Account." Then click "Sign Up" on the login page.

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	Welcome to My Allied Portal
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	Sign h Ferget you gaseword? Don't have an accessed? <b>Eggs bp</b>
	Copyright © 2023 - Allied Bonefit Systems, LLC. All Hights Reserved.

#### **STEP 3**

#### Verify your information

Enter your Date of Birth, followed by your Social Security Number (SSN), <u>OR</u> your Member ID and Group Number. Then click "Continue."

000		
	Verify Your Information	
	We need a little more information to help us find your account. Along with date of birth.	
	we can use either your social security number, or member ID and Group Number.	
	Party of Birth Issue Advance?	
	Social Security Number	
	Member Number	
	Graphister	
	Have an account? Sign to	

#### **STEP 2**

#### Create your account

Enter your name, email address, and create a password. Note, your email address will be used for your login.

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	FishName	
	Lathere	
	Sign De	
	Have an account? Sign In	

#### **STEP 4**

#### Complete your account

Last, confirm your EOB delivery preference, accept terms and conditions, and you're all set! Begin accessing your benefits right away.

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	Welcome to your new My A Portal Experience	llied	
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	Activity Activity memory services find your claims	Find Care + Costs     Powder search and cost sansparency     car be accessed     vis "Find Care + Cests"	

Active your member account at <u>alliedbenefit.com/Members</u> on <u>January 1<sup>st</sup></u>. Group number:<mark>123456</mark>

# How to set up your My Allied Portal mobile app



On January 1<sup>st</sup>, visit the Allied website and follow the steps below.



#### STEP 1

### Open the My Allied Portal app

Open the app from your mobile device and click "Sign Up."

Sign Up	
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Email Address	
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Confirm Password	
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First Name	
Last Name	
Sign Up	
Have an account? Sign In	

#### **STEP 2**

#### Create your account

Enter your email address, desired password, and your name. Note, your email address will be used for your login.

	Verify Your Information
We need a	little more information to halo us
find your ac can use eith member ID	count. Along with date of birth, we ser your social security number, or and Group Number.
Date of Birth 6	mm-dd-yyyyl*
Social Security	Number
Member Numb	ber
Garoun Number	
	Continue
	Have an account? Sign In

#### STEP 3 Verify your information

Enter in your Date of Birth, followed by your Social Security Number (SSN), OR your Member ID and Group Number. Then click "Continue."

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Welcome, John! How can we help you today?		
Your Coverage	Active	
Subscriber & Family	04/04/2023 - Current	
Johnathan Appleseed		
Medical     O     Dental     O	Vision 📀 Flex	
Go to Benefits		
CARE+	Care+ Programs	
Let Allied Care's expert team an navigate complex health care sit	d resources help you uations.	
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ALLIED	Member Services	
Allied Member Services is he answer any questions about	re to help you and your health plan. The	
	-	

#### STEP 4

### Complete your account

Last, confirm your EOB delivery preference, accept terms and conditions, and you're all set! Begin accessing your benefits right away.

Active your member account at <u>alliedbenefit.com/Members</u> on January 1<sup>st</sup>. Group number:123456



# Your Member ID Card



Your health plan ID card contains key information about you and your coverage. Keep your card with you at all times, so it is easily and readily accessible. Anytime you visit your doctor, hospital, or other health care provider, remember to show them this card so they know how to bill for the services they are providing you.

#### Front of card

llied 🖉	For Eligibility, Benefits, and Ques 800-123 www.alliedbenefi
Subscriber	Medical Plan
Employer: ABC Company Group #: 12345 Subscriber: JOHN SAMPLE Subscriber ID: SMPL0001 Pharmacy Plan RxBIN: XXXXXX BryCN: XXXXXX BrgCP: XXXXXXX BrgCP: XXXXXXX BrgCP: XXXXXXX BrgCP: XXXXXXX BrgCP: XXXXXXX BrgCP: XXXXXXX BrgCP: XXXXXX BrgCP: XXXXX BrgCP: XXXXXX BrgCP: XXXXX BrgCP: XXXXXX BrgCP: X	Provider Network         4           Coverage:         Family           Deductible / Out-of-Pocket IND Inv: \$1.000 / \$3.000 ND GON: \$2.000 / \$6.000 FAM INVE 2000 / \$6.000 FAM OON: \$4.000 / \$12.000         5
Member & Rx: 800-123-4567	Contact Allied for questions 800-123-456

#### Back of card



Example only. Information on your ID card may vary.

### Accessing Your ID Card and More

 Allied – Your contact for member services, eligibility, and benefit-related questions. Call the number listed here if you have questions about your plan or go to alliedbenefit.com to access your account online.

- Group # and Subscriber ID These numbers identify you and the plan you are enrolled in. You will need these when registering on alliedbenefit.com, calling Allied member services, or seeking care with providers.
- **3. Pharmacy Plan** This confirms your pharmacy benefit information when you need to fill a prescription. Call this number if you have prescription related questions.
- 4. Provider Network This is the network of providers and hospitals that you have access to with your health plan. It's important that you visit healthcare providers who are in your network to maximize your plan benefits.
- 5. Coverage This confirms your coverage level, deductible, and out-of-pocket maximum amounts for your medical plan.
- 6. The back of your card has important information for your provider on how to submit claims, verify eligibility and coverage, and contact to precertify applicable procedures.

Once you are enrolled in the health plan, you will receive two (2) physical ID cards in the mail. ID cards will arrive to your home before your plan's start date.

#### For a digital copy of your ID card:

- Go to alliedbenefit.com to activate your member account.
- Follow the steps using the information shown on the front of your card.
- From your Allied member portal, you can print a temporary ID card, request a new ID card sent to you in the mail, or save a digital copy to keep on your phone for instant access.

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### How to Find a HealthLink Provider

The contact information for HealthLink's PPO network will be listed on the front of your ID card. You may utilize <u>www.healthlink.com</u> to confirm a provider's network status online or you can call HealthLink directly. The following pages show an illustrated guide on how to find a provider online at <u>www.healthlink.com</u>.



<u>Step 3:</u> Select your Health Plan or Company Name from the drop down menu, then select the Network listed on your ID Card. Pick the location you want to search in by entering a Zip Code and Mile Radius or a City and State.



<u>Step 2:</u> Select Provider Category and Type. Choose **People** for primary care providers or specialists. Select **Places** for urgent care centers, hospitals, specialty centers or labs and imaging. Choose **Tests/Imaging** for lab test, imaging or screenings. Or you can search for **All Providers.** 



<u>Step 4:</u> Once you have entered your search criteria, you are ready to view your results. Click **Download Results** to automatically generate a PDF file of your results that may be printed or saved to your computer.



# **Covered Preventive Services**

Preventive care is covered at 100% when 1) it is provided by an in-network doctor, 2) the claim is filed as a preventive visit, and 3) services are identified as preventive care under the Affordable Care Act (ACA). This list is not complete, so make sure you check the full list of services and any limitations in your employer's summary plan description available on your Allied Member Portal at alliedbenefit.com.

MEN	Adult screening tests: • Abdominal aortic aneurysm • Blood pressure • Cholesterol • Colon cancer • Depression • Diabetes • Lung cancer	<ul> <li>Other services:</li> <li>Immunizations, including flu shot</li> <li>Obesity screening and counseling</li> <li>Quitting tobacco</li> <li>Sexually transmitted infection (STI) counseling</li> </ul>
WOMEN	<ul> <li>Adult screening tests:</li> <li>Blood pressure</li> <li>Breast cancer counseling for genetic testing</li> <li>Cervical cancer screening (Pap test and/or HPV)</li> <li>Chlamydia and gonorrhea</li> <li>Cholesterol</li> <li>Colon cancer</li> <li>Depression</li> <li>Diabetes</li> <li>Lung cancer</li> <li>Mammogram (breast cancer)</li> <li>Osteoporosis</li> </ul>	Other services: • Contraception • Immunizations, including flu shot • Intimate partner violence • Obesity screening and counseling • Quitting tobacco • Sexually transmitted infection (STI) counseling
PREGNANT WOMEN	<ul> <li>Pregnancy-related screening tests:</li> <li>Bacteria in urine</li> <li>Gestational diabetes</li> <li>Hepatitis B</li> <li>Iron deficiency anemia</li> <li>Postpartum depression</li> </ul>	<ul> <li>Pregnancy-related services:</li> <li>Breastfeeding support, supplies and counseling</li> <li>Folic acid supplementation</li> </ul>
INFANTS, CHILDREN, AND TEENS	<ul> <li>Routine services and screening tests:</li> <li>Developmental and behavioral</li> <li>Fluoride dental varnish and oral health check</li> <li>Hearing/vision test</li> <li>Immunizations, including flu shot</li> <li>Newborn and infant screenings</li> <li>Well-baby/well-childcare</li> </ul>	<ul> <li>Other services:</li> <li>Depression screening</li> <li>Lead exposure test</li> <li>Obesity counseling</li> <li>Sexually transmitted infection (STI) screening and counseling</li> <li>Tobacco and alcohol use counseling</li> </ul>