Summit Plan

A benefit package that can help you stay well – or get well

2022 ENROLLMENT GUIDE

HTTPS://EBASOLUTIONS.HEALTH
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THE PURPOSE OF THE PLAN

Access to Primary Care

✓ Virtual Primary Care: $0 Copay, unlimited use
✓ Behavioral Health: $0 Copay Consults
✓ Preventive Care: 100%, $0 Copay
✓ Primary Care: $20 Copay
✓ Specialist: $50 Copay

✓ Urgent Care: $50 Copay
✓ Lab and Imaging: $50 Copay by Date-of-Service
✓ Discount Prescription Drugs: Citizens Rx
✓ MRI/CT Scan: $200 Copay

VIRTUAL PRIMARY CARE

PHYSICIAN NETWORK

PHARMACY BENEFITS

PLAN ADMINISTERED BY
Member services: 800-392-1770
www.altrisk.com
Claims: ARM Ltd, P O Box 21873, Eagan, MN. 55121
Preventive Benefits: 1 Visit per calendar year, $0 Copay. Plan covers 100% of the cost for certain preventive health services delivered by your doctor or provider in your plans network. Services include but are not limited to:

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

For a full list of covered preventive health services, visit: [https://www.healthcare.gov](https://www.healthcare.gov)

### SCHEDULE OF BENEFITS

#### VIRTUAL PRIMARY CARE

<table>
<thead>
<tr>
<th>Service</th>
<th>$0 COPAY, UNLIMITED</th>
</tr>
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<tbody>
<tr>
<td>PPO NETWORK SERVICES</td>
<td></td>
</tr>
<tr>
<td>Primary Care Office Visit</td>
<td>$20 Copay.</td>
</tr>
<tr>
<td></td>
<td>Max 3 visits per calendar year</td>
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<tr>
<td>Specialist Office Visits</td>
<td>$50 Copay.</td>
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<tr>
<td></td>
<td>Max 3 visits per calendar year</td>
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<tr>
<td>Urgent Care</td>
<td>$50 Copay.</td>
</tr>
<tr>
<td></td>
<td>Max 3 visits per calendar year</td>
</tr>
<tr>
<td>Lab and Imaging</td>
<td>$50 Copay by Date of Service</td>
</tr>
<tr>
<td></td>
<td>Max 5 visits per calendar year</td>
</tr>
<tr>
<td>Major Imaging</td>
<td>$200</td>
</tr>
<tr>
<td></td>
<td>Max 2 services per calendar year and maximum benefit $800 after copay</td>
</tr>
</tbody>
</table>

### PRESCRIPTION DRUG DISCOUNT BENEFITS

<table>
<thead>
<tr>
<th>Tier</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1: Low Cost</td>
<td>$1</td>
</tr>
<tr>
<td>Tier 2: Generic</td>
<td>10% Coinsurance</td>
</tr>
<tr>
<td>Tier 3: Preferred</td>
<td>20% Coinsurance</td>
</tr>
<tr>
<td>Tier 4: Non-Preferred</td>
<td>40% Coinsurance</td>
</tr>
<tr>
<td>Tier 5: Generic and Preferred Specialty</td>
<td>10% Coinsurance Plan pays 90% up to maximum of $150</td>
</tr>
<tr>
<td>Tier 6: Non-Preferred Specialty</td>
<td>20% Coinsurance Plan pays 80% up to maximum of $250</td>
</tr>
</tbody>
</table>
eBenefits is pleased to introduce VPC as an important addition to your plan. Seamless care for the whole person. Our integrated team of top primary care and behavioral health physicians to provide unbiased, confidential care through message-based and video interactions.

**CONVENIENT**

Contact a primary care or behavioral health physician and answer a few questions. Our doctors will get to the bottom of the issue.

**PERSONALIZED**

Treatment plans based on the unique needs of every patient. Interactions with physicians include followup questions free of charge.

**COMPREHENSIVE**

We provide health screenings and assessments to determine potential risk factors in order to manage specific issues and conditions.

- Health Risk Assessments
- Triage for ER & Urgent Care
- Referrals to Specialists
- Lab Orders & Reviews
- Fever & Flu Symptoms
- Asthma & COPD
- Behavioral Health
- Preventative Care
- Acute Illness Treatment
- Gastrointestinal Issues
- Diet & Exercise Education and more!
Benefits Delivery
Display ID Cards, Plan Summaries

Virtual Primary Care
Dedicated Primary Care and multidisciplinary care team, preventive care & wellness, chronic care management. You choose your physician, male, female, language and stay with them as you would a Primary Care Physician

Acute Care Telemedicine
$0 Copay Medical, Unlimited Access, family coverage

Advocacy
- Personal Advocate providing care coordination, supported by physicians
- Bill Negotiation: Specialized approach at reducing member out of pocket expenses using fee benchmarking
- Healthcare Navigation: Claims assistance, fee negotiation, coverage or benefits review, Rx Assistance, physician locator, and centers of excellence

Behavioral Health Benefits
- $0 consult, family coverage
- In-the-moment Clinical Support
- Comprehensive Diagnostic assessment
- Short-Term Mental Health Counseling
- Mental Health Advocacy
- Financial and Legal Consultations
- 5 Face-to-face visits, $0 Consult
PHCS is a comprehensive network of more than 900,000 in-network providers around the U.S. To find a provider visit: [https://multiplan.com/phcspracanc](https://multiplan.com/phcspracanc)

1. Click “OK” at the bottom right corner
2. Enter type of provider in the search box (Urgent Care, Primary Care, Specialist, etc.)
3. Enter Zip Code and click on the search icon

You will then be enabled to view and/or print a provider directory. For additional information or to verify a provider please contact 1-877-952-7427

OUT-OF-NETWORK COVERAGE

What if my physician or provider is not in network?

1. Physicians and Providers can be nominated to participate
2. When a PHCS Pracanc Network provider is not available within a 50-mile radius, eligible expenses as defined in the Plan Benefits Document will be covered utilizing a Non-Network provider subject to the following limitation: The Maximum Allowable Charge for services rendered by a Non-Network Provider will be limited to 150% of the equivalent Medicare Allowed Amount.

This does not apply to services that are in-eligible benefits as defined in the Benefits Plan Document.

CUSTOMER SERVICE CONTACT INFORMATION

Questions regarding Benefits, Claims, Eligibility: 800-392-1770

To register your account with ARM, Ltd: www.altrisk.com, click on, “Click here to access you account”, then “First Time User” Register box. Once registered you can request a copy of your ID Card, view EOBs, email member services, etc.

Changes in Bank Account, adding or deleting dependents, change of address: Email: hpsupport@smallassociations.org or Phone: (888) 994-4979
Bill negotiation is a place to turn to when faced with unplanned medical expenses. We'll identify and schedule the most affordable in-network care for you!

BMI

BENEFIT PLAN & ID CARDS

Digital insurance cards, healthcare spend, wellness incentives, and more all in one app.

HEALTH ADVOCATE

We'll identify and schedule the most affordable in-network care for you!

BILL NEGOTIATION

Bill negotiation is a place to turn to when faced with unplanned medical expenses.

BEHAVIORAL HEALTH

In the moment, clinical support and short term face-to-face counseling.

QUALITY, LOW COST CARE WITH RECuro HEALTH

- Answer any health benefits questions
- Schedule physician appointments in app
- Save money with low cost in-network care
- All conversations are 100% confidential

Learn more at www.recurohealth.com
Virtual Primary Care

SEAMLESS CARE FOR YOUR FAMILY

Recuro Health’s VPC solution offers valuable services to help members save money on routine healthcare costs. Members can access a dedicated Primary Care Physician (PCP) and On-Demand Primary Care all year along with talk therapy, lab work & imaging, ongoing chronic care management & prescription access.

VIRTUAL-FIRST APPROACH

Recuro Health makes it simple to access virtual primary care visits. Get preventative, ongoing and situational care you need without the financial stress with Recuro’s virtual primary care visits within 24 hours for a $0 visit fee!

Contact a primary care physician and answer a few questions assess your medical needs. Each patient receives a unique treatment plan based on their individual medical history. You can even ask follow up questions - free of charge!

The Digital Medical Home™ Difference

<table>
<thead>
<tr>
<th>Services &amp; Offerings</th>
<th>Recuro Health</th>
<th>Standard PCP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appointments within 24 Hours</td>
<td>✓</td>
<td>✗</td>
</tr>
<tr>
<td>24/7/365 Virtual Urgent Care</td>
<td>✓</td>
<td>✗</td>
</tr>
<tr>
<td>Healthcare Advocate</td>
<td>✓</td>
<td>✗</td>
</tr>
<tr>
<td>Available Nationwide</td>
<td>✓</td>
<td>✗</td>
</tr>
<tr>
<td>Chat with a Care Team</td>
<td>✓</td>
<td>✗</td>
</tr>
<tr>
<td>Intelligent Referrals</td>
<td>✓</td>
<td>✗</td>
</tr>
</tbody>
</table>

ON-DEMAND DOCTOR ACCESS

Members can access urgent care medical care, 24/7/365. Receive immediate assistance by phone or through a video chat session. Connect with a U.S. Board Certified doctor within minutes who can diagnose, treat, and prescribe.

Scan to download Recuro Health

Search for “Recuro” in your app store to get started. Available for both iOS and Android phones!