breckpoint®

LEAD TOGETHER

ENROLLMENT GUIDE

Employer Name: Techneeds, LLC

Group ID #: C002312

Plan Coverage Dates: 1/1/2021 - 12/31/2021

Disponible en Español, favor de comunicarse; 1.844.300.6497

WELCOME TO YOUR HEALTH BENEFITS

To ensure you and your family have access to quality health coverage solutions, your employer has chosen to offer an eligible employer-sponsored health plan made available through the Breckpoint platform.

Custom-designed around the unique health and wellness needs of its employees, your new benefits plan provides a variety of valuable coverage options.

You can choose to enroll in the plan or to decline coverage. To help you consider your options and make the best-informed decision, this guide provides an overview of the benefits being offered.

Additional information about these benefits and a Summary of Benefits Coverage (SBC) can be found at my.breckpoint.com. A paper copy of the SBC is also available, free of charge, by calling (toll-free) 1.844.657.1575.

IMPORTANT: *You may be required to make an election to enroll or decline coverage during your enrollment period. You may also be subject to a waiting period before your coverage can begin.*

YOU HAVE 2 DIFFERENT WAYS YOU CAN MAKE YOUR ELECTIONS!

1

GIVE US A CALL

Call our Information Center and one of our knowledgeable representatives will help you. Available Monday through Friday 7:00 am – 5:00 pm PST at 1.844.300.6497. Representantes que hablan inglés y español están disponible.

2

SEE YOUR HR DEPARTMENT

Complete the Enrollment Form with your elections and give to your HR representative.

COVERED SERVICES FOR ALL PLANS

Preventative Health Services

FOR ADULTS

- **Abdominal Aortic Aneurysm One-Time Screening** *(Men of specified ages who have ever smoked)*
- **Aspirin Use to Prevent Cardiovascular Disease**
- **Blood Pressure Screening**
- **Cholesterol Screening** *(Adults of certain ages or at a higher risk)*
- **Colorectal Cancer Screening** *(Adults over 50)*
- **Depression Screening**
- **Diabetes (Type 2) Screening** *(Adults with high blood pressure)*
- **Fall Prevention Intervention** *(Adults over 65 at a higher risk)*
- **Healthy Diet Counseling**
- **Hepatitis B Screening**
- **Hepatitis C Screening**
- **HIV Pre-Exposure Medication**
- **HIV Screening**
- **Immunization Vaccines**
- **Lung Cancer Screening** *(Adults up to 24 years)*
- **Obesity Screening and Counseling**
- **Sexually Transmitted Infections Counseling**
- **Skin Cancer Behavioral Counseling** *(Adults up to 24 years)*
- **Statin Preventative Medication** *(Adults ages 40-75 with no history of CVD)*
- **Syphilis screening**
- **Tobacco Use Screening and Counseling**
- **Tuberculosis Screening**
- **Unhealthy Alcohol Misuse Screening and Counseling**
- **Vitamin D Supplementation**

FOR WOMEN

- **Bacteriuria Screening** *(Pregnant women)*
- **Breast Cancer Chemoprevention Counseling**
- **Breast Cancer Genetic Test Counseling (BRCA)**
- **Breast Cancer Mammography Screenings** *(Once a year for women over 40)*
- **Breast Cancer Preventative Medication**
- **Breastfeeding Support and Counseling**
- **Cervical Cancer Screening** *(Sexually active women)*
- **Chlamydia Infection Screening**
- **Contraception** *(Food and Drug Administration approved contraceptive methods, sterilization procedures, and patient education and counseling)*
- **Domestic Violence Screening and Counseling**
- **Folic Acid Supplements**
- **Gestational Diabetes Screening** *(Women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes)*
- **Gonorrhea Screening**
- **Hepatitis B Screening**
- **HIV Screening**
- **Immunization Vaccines**
- **Osteoporosis Screening** *(Woman 65 year and older)*
- **Perinatal Depression Screening**
- **Preeclampsia Screening & Preventative Medication**
- **Rh Incompatibility Screening**
- **Syphilis screening**
- **Tobacco Use Counseling**
- **Vitamin D Supplementation**

FOR CHILDREN

- **Depression Screening**
- **Fluoride Chemoprevention Supplements** *(Infants & children up to age 5 years)*
- **Gonorrhea Prophylactic Medication** *(Newborns)*
- **Hemoglobinopathies or Sickle Cell Screening** *(Newborns)*
- **HIV Screening**
- **Hypothyroidism Screening** *(Newborns)*
- **Immunization Vaccines**
- **Obesity Screening and Counseling**
- **Phenylketonuria (PKU) Screening**
- **Prevention Skin Cancer Behavioral Counseling**
- **Sexually Transmitted Infections**
- **Tobacco Use Interventions**
- **Visual Acuity Screening** *(Children ages 3 to 5 years)*

ACA COVERED MEDICATIONS

95 common medications included at no cost! Medications such as:

- **Aspirin**
- **Bowel Preparation**
- **Brest Cancer Prevention**
- **Contraceptives**
- **Fluoride Supplements**
- **Folic Acid**
- **Statins**
- **Tobacco Cessation**
- **Vitamin Supplements**
- ***See the full list at breckpointRX.com!***

MINIMUM ESSENTIAL COVERAGE (MEC) PLAN

THIS PLAN INCLUDES:

Minimum Essential Coverage	✓
Network	Medicare Plus
Out of Network Coverage	N/A
Individual Medical Deductible/Out-of-Pocket Limit	$0/None
Family Medical Deductible/Out-of-Pocket Limit	$0/None
Individual/Family Pharmacy Out-of-Pocket Limit	$7,500/$15,000
Preventive & Wellness *Covered with no out-of-pocket expenses.*	100%
Physician and Office Utilizations *May be subject to a maximum combined number of utilizations per year. No coverage after utilization limit exhausted.*	- - -
Primary Care Visit	Not Included
Specialist Visit	Not Included
Urgent Care Visit	Not Included
Maternity Pre/Post Natal *(office visit)*	Not Included
Mental/Behavioral Health *(office visit)*	Not Included
X-Rays & Lab	Not Included
Imaging	Not Included
Emergency Room	Not Included
Emergency Transport	Not Included
Outpatient/In-Patient Services Hospital Admission	Not Included
Rideshare Transport *Allows reimbursement for any rideshare, cab or other transportation to and from medical treatments and appointments.*	Not Included
Enhanced Rx Program *(Powered by Shield PBM)*	$5-$200 co-pay
Virtual Urgent Care *(Powered by MeMD)*	Unlimited
NEW! Teledentistry *(Powered by Teledentistry.com)*	Unlimited

PLAN FEATURES

- **Covers preventive and wellness services at no cost including: Annual Wellness Exam, Immunizations, and STI Screenings.**
- **This plan has an Open Network. Choose your own provider without the limitations of Network restrictions.**
- **No waiting periods.**
- **Enhanced Rx Program included with co-pays starting at $5.** *(Powered by Shield PBM, see insert)*
- **Unlimited 24/7 Virtual Urgent Care.** *(Powered by MeMD, see insert)*
- **NEW! Teledentistry helps patients seek the correct treatment.** *(Powered by Teledentistry.com, see insert)*

Please see plan specification document for more details.

	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
WEEKLY PRICING	**$11.77**	**$19.04**	**$19.50**	**$26.08**

MEC PLAN BENEFITS SPECIFICATION

Plan Features	Network Care	Out-Of-Network Care
Primary Care Physician Selection	Not required	Not applicable
Deductible *(per plan year)*	$0 Individual $0 Family	Not applicable
Member Coinsurance *(applies to all expenses unless otherwise stated)*	0%	Not applicable
Medical Out-of-Pocket (OOP) Maximum *(per plan year, includes deductible)*	Not applicable	Not applicable
Pharmacy Out-of-Pocket (OOP) Maximum	$7,000 Individual $15,000 Family	Not applicable
All covered expenses accumulate separately toward the network and out-of-network OOP limit.		
Pharmacy co-payment expenses apply towards the OOP limit. Only those OOP expenses resulting from the application of coinsurance percentage, deductibles, and co-pays may be used to satisfy the OOP maximum.		
Once the family payment limit is met, all family members will be considered as having met their payment limit for the remainder of the plan year.		
Payment for Out-of-Network Care	Not applicable	Not applicable
Referral Requirement	Not required	Not applicable
Physician Services	**Network Care**	**Out-Of-Network Care**
Virtual Urgent Care *Powered by MeMD*	Covered in full	Not covered
Office Visits to Non-Specialist	Not covered	Not applicable
Includes services of an internist, general physician, family practitioner or pediatrician for diagnosis and treatment of an illness or injury.		
Specialist Office Visits	Not covered	Not applicable
Prenatal Maternity and Post-Partum Care *(Office Visit)*	Not covered	Not applicable
Maternity - Delivery	Not covered	Not applicable
Preventive Care	**Network Care**	**Out-Of-Network Care**
Preventive care services are covered in accordance with Health Care Reform. Services subject to change as guidelines are revised.		
Routine Adult Physical Exams and Immunizations *Includes routine tests and related lab fees. Limited to 1 exam every 12 months.*	Covered in full	Not applicable
Well Child Exams and Immunizations *Limited to 1 exam every 12 months. Immunizations will be subject to age and developmentally appropriate frequency limitations determined by ACIP.*	Covered in full	Not applicable
Routine Gynecological Exams *Includes routine tests and related lab fees. Limited to 1 exam every 12 months.*	Covered in full	Not applicable
Routine Mammograms *For covered females age 40 and over. Limited to 1 exam every 12 months.*	Covered in full	Not applicable
Women's Health *Includes: Screening for gestational diabetes, HPV, counseling for sexually transmitted infections, counseling and screening for HIV, screening and counseling for interpersonal and domestic violence, breastfeeding support, supplies, and counseling. Contraceptive methods, patient education and counseling. Limitations may apply.*	Covered in full	Not applicable
Routine Digital Rectal Exam / Prostate-Specific Antigen Test *For covered males age 18 and over. Limited to 1 exam every 12 months.*	Covered in full	Not applicable
Colorectal Cancer Screening *For all members age 50 and over. Limited to 1 exam every 12 months.*	Covered in full	Not applicable
Routine Eye Exams (Refraction) *For covered children age 3 to 5. Coverage is limited to 1 exam every 12 months.*	Covered in full	Not applicable
Voluntary Sterilization - Tubal Ligation *Covered as a preventive care service in accordance with Health Care Reform.*	Covered in full	Not applicable
Diagnostic Procedures	**Network Care**	**Out-Of-Network Care**
Outpatient Diagnostic Laboratory	Not covered	Not applicable
Outpatient Diagnostic X-ray *(except for complex imaging services)*	Not covered	Not applicable
Outpatient Diagnostic X-ray for Complex Imaging Services *(Including, but not limited to, MRI, MRA, PET, and CT Scans)*	Not covered	Not applicable

Emergency Medical Care	Network Care	Out-Of-Network Care
Urgent Care Provider	Not covered	Not applicable
Emergency Room	Not covered	Not applicable
Emergency Ambulance	Not covered	Not applicable
Non-Emergency Ambulance	Not covered	Not applicable
Other Services and Plan Details	**Network Care**	**Out-Of-Network Care**
Hospital Care	Not covered	Not applicable
Mental Health and Alcohol/Drug Abuse Services	Not covered	Not applicable
Skilled Nursing Facility	Not covered	Not applicable
Therapy and Rehabilitation Services	Not covered	Not applicable
Durable Medical Equipment	Not covered	Not applicable
Mouth, Jaws, and Teeth *Oral surgery procedures, medical in nature*	Not covered	Not applicable
Family Planning	Not covered	Not applicable
Pharmacy – Prescription Drug and Discount Benefits *Powered by Shield PBM*	**Access & Discounts Available**	
Retail *(Up to a 30-day supply)*		
Generic Drugs	Co-pay starting at $10	
Preferred Brand Drugs	Co-pay starting at $50	
Non-Preferred Brand Drugs	Co-pay starting at $100	
Specialty Drugs *(Up to a 30-day supply)* *Includes self-injectable, infused and oral specialty drugs, excludes insulin*	International & prescription assistance options - call customer care for additional information	
Mail Order Delivery *(for your refills for up to a 31-90 day supply)*		
Generic Drugs	Co-pay starting at $10	
Preferred Brand Drugs	Co-pay starting at $50	
Non-Preferred Brand Drugs	Co-pay starting at $100	

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***Utilization is the use of services by persons for the purpose of preventing and curing health problems, promoting maintenance of health and well-being, or obtaining information about one's health status and prognosis. Examples of Utilization are the number of office visits a person makes per year, the number of prescription drugs taken, or the number of testing a person receives by a provider.*

Pharmacy Plan includes:
Contraceptive drugs and devices obtainable from a pharmacy. Formulary generic FDA-approved women's contraceptives covered 100% in network. Not all drugs are covered.

What's Not Covered
This plan does not cover all health care expenses and includes exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent. The following is a partial list of services and supplies that are generally not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.
All medical or hospital services not specifically covered in, or which are limited or excluded in the plan documents; Charges related to any eye surgery mainly to correct refractive errors; cosmetic surgery, including breast reduction; custodial care; dental care and x-rays; donor egg retrieval; experimental and investigational procedures; hearing aids; immunizations for travel or work; infertility services, including, but not limited to, artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents; nonmedically necessary services or supplies; orthotics; over-the-counter medications and supplies; reversal of sterilization; services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies, or counseling; and special duty nursing. Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including morbid obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.
This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. This material does not provide health care services and, therefore, cannot guarantee results or outcomes. Consult the plan documents to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan. They may also be subject to precertification or step-therapy. Non-prescription drugs and drugs in the Limitations and Exclusions section of the plan documents (received after open enrollment) are not covered, and medical exceptions are not available for them.

PREFERRED PLAN

THIS PLAN INCLUDES:

Minimum Essential Coverage	✓
Network	First Health
Out of Network Coverage	No
Individual Medical Deductible/Out-of-Pocket Limit	$0/$725
Family Medical Deductible/Out-of-Pocket Limit	$0/$1,450
Individual/Family Pharmacy Out-of-Pocket Limit	$7,500/$15,000
Preventive & Wellness *Covered with no out-of-pocket expenses.*	100%
Physician and Office Utilizations *May be subject to a maximum combined number of utilizations per year. No coverage after utilization limit exhausted.*	**10 utilizations per year (UPY)**
Primary Care Visit	$25 co-pay
Specialist Visit	$35 co-pay
Urgent Care Visit	$50 co-pay
Maternity Pre/Post Natal *(office visit)*	$25 co-pay
Mental/Behavioral Health *(office visit)*	$25 co-pay
X-Rays & Lab	$75 co-pay, 2 UPY
Imaging	$75 co-pay, 1 UPY
Emergency Room	Not Included
Emergency Transport	Not Included
Outpatient/In-Patient Services Hospital Admission	Not Included
Rideshare Transport *Allows reimbursement for any rideshare, cab or other transportation to and from medical treatments and appointments.*	$150 max/year
Enhanced Rx Program *(Powered by Shield PBM)*	$5-$200 co-pay
Virtual Urgent Care *(Powered by MeMD)*	Unlimited
NEW! Teledentistry *(Powered by Teledentistry.com)*	Unlimited

PLAN FEATURES

- **Covers preventive and wellness services at no cost including: Annual Wellness Exam, Immunizations, and STI Screenings.**
- **National Network included with more than 695,000 in-network doctors. Visit www.firsthealthlbp.com to locate a Provider.**
- **Affordable doctor visits & Urgent Care co-pays.**
- **Added coverage for x-rays & lab services.**
- **Enhanced Rx Program Included with co-pays starting at $5.** *(Powered by Shield PBM, see insert)*
- **Unlimited 24/7 Virtual Urgent Care.** *(Powered by MeMD, see insert)*
- **NEW! Teledentistry helps patients seek correct treatment.** *(Powered by Teledentistry.com, see insert)*
- **Need a ride to the doc? Rideshare benefit included!**

Please see plan specification document for more details.

	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
WEEKLY PRICING	**$19.38**	**$31.50**	**$34.73**	**$46.85**

PREFERRED PLAN BENEFITS SPECIFICATION

Plan Features	Network Care	Out-Of-Network Care
Primary Care Physician Selection	Not required	Not applicable
Deductible *(per plan year)*	$0 Individual $0 Family	Not applicable
Member Coinsurance *(applies to all expenses unless otherwise stated)*	0%	Not applicable
Medical Out-of-Pocket (OOP) Maximum *(per plan year, includes deductible)*	$725 Individual $1,450 Family	Not applicable
Pharmacy Out-of-Pocket (OOP) Maximum	$7,000 Individual $15,000 Family	Not applicable
All covered expenses accumulate separately toward the network and out-of-network OOP limit.		
Pharmacy co-payment expenses apply towards the OOP limit. Only those OOP expenses resulting from the application of coinsurance percentage, deductibles, and co-pays may be used to satisfy the OOP maximum.		
Once the family payment limit is met, all family members will be considered as having met their payment limit for the remainder of the plan year.		
Payment for Out-of-Network Care	Not applicable	Not covered
Referral Requirement	Not required	Not applicable
Physician Services	**Network Care**	**Out-Of-Network Care**
Virtual Urgent Care *Powered by MeMD*	Covered in full	Not covered
Office Visits to Non-Specialist *Limit of 10 utilizations** combined with non-specialists, specialists, and urgent care.*	$25 co-payment	Not covered
Includes services of an internist, general physician, family practitioner or pediatrician for diagnosis and treatment of an illness or injury.		
Specialist Office Visits *Limit of 10 utilizations combined with non-specialists, specialists, and urgent care*	$35 co-payment	Not covered
Prenatal Maternity and Post-Partum Care *(office visit)*	$25 co-payment	Not covered
Mental Health & Alcohol/Drug Abuse Services *(office visit)*	$25 co-pyament	Not covered
Maternity - Delivery	Not covered	Not covered
Preventive Care	**Network Care**	**Out-Of-Network Care**
Preventive care services are covered in accordance with Health Care Reform. Services subject to change as guidelines are revised.		
Routine Adult Physical Exams and Immunizations *Includes routine tests and related lab fees. Limited to 1 exam every 12 months.*	Covered in full	Not covered
Well Child Exams and Immunizations *Limited to 1 exam every 12 months. Immunizations will be subject to age and developmentally appropriate frequency limitations determined by ACIP.*	Covered in full	Not covered
Routine Gynecological Exams *Includes routine tests and related lab fees. Limited to 1 exam every 12 months.*	Covered in full	Not covered
Routine Mammograms *For covered females age 40 and over. Limited to 1 exam every 12 months.*	Covered in full	Not covered
Women's Health *Includes: Screening for gestational diabetes, HPV, counseling for sexually transmitted infections, counseling and screening for HIV, screening and counseling for interpersonal and domestic violence, breastfeeding support, supplies, and counseling. Contraceptive methods, patient education and counseling. Limitations may apply.*	Covered in full	Not covered
Routine Digital Rectal Exam / Prostate-Specific Antigen Test *For covered males age 18 and over. Limited to 1 exam every 12 months.*	Covered in full	Not covered
Colorectal Cancer Screening *For all members age 50 and over. Limited to 1 exam every 12 months.*	Covered in full	Not covered
Routine Eye Exams (Refraction) *For covered children age 3 to 5. Coverage is limited to 1 exam every 12 months.*	Covered in full	Not covered
Voluntary Sterilization - Tubal Ligation *Covered as a preventive care service in accordance with Health Care Reform.*	Covered in full	Not covered

Diagnostic Procedures	Network Care	Out-Of-Network Care
Outpatient Diagnostic Laboratory *Limit 2 utilizations per member per year combined with laboratory and x-ray.*	$75 co-payment	Not covered
Outpatient Diagnostic X-ray *Limit 2 utilizations per member per year combined with laboratory and x-ray. (except for complex imaging services)*	$75 co-payment	Not covered
Outpatient Diagnostic X-ray for Complex Imaging Services *Limit 1 utilization per member per year. (Including, but not limited to, MRI, MRA, PET, and CT Scans)*	$75 co-payment	Not covered
Emergency Medical Care	**Network Care**	**Out-Of-Network Care**
Urgent Care Provider *Limit of 10 utilizations combined with non-specialists, specialists, and urgent care.*	$50 co-payment	Not covered
Emergency Room	Not covered	Not covered
Emergency Ambulance	Not covered	Not covered
Non-Emergency Ambulance	Not covered	Not covered
Other Services and Plan Details	**Network Care**	**Out-Of-Network Care**
Hospital Care	Not covered	Not covered
Mental Health and Alcohol/Drug Abuse Services *(other than office visit)*	Not covered	Not covered
Skilled Nursing Facility	Not covered	Not covered
Therapy and Rehabilitation Services	Not covered	Not covered
Durable Medical Equipment	Not covered	Not covered
Mouth, Jaws, and Teeth *Oral surgery procedures, medical in nature*	Not covered	Not covered
Family Planning	Not covered	Not covered
Pharmacy – Prescription Drug and Discount Benefits *Powered by Shield PBM*	**Access & Discounts Available**	
Retail *(Up to a 30-day supply)*		
Generic Drugs	Co-pay starting at $10	
Preferred Brand Drugs	Co-pay starting at $50	
Non-Preferred Brand Drugs	Co-pay starting at $100	
Specialty Drugs *(Up to a 30-day supply)* *Includes self-injectable, infused and oral specialty drugs, excludes insulin*	International & prescription assistance options - call customer care for additional information	
Mail Order Delivery *(for your refills for up to a 31-90 day supply)*		
Generic Drugs	Co-pay starting at $10	
Preferred Brand Drugs	Co-pay starting at $50	
Non-Preferred Brand Drugs	Co-pay starting at $100	

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Pharmacy Plan includes:

Contraceptive drugs and devices obtainable from a pharmacy. Formulary generic FDA-approved women's contraceptives covered 100% in network.

Not all drugs are covered.

What's Not Covered

This plan does not cover all health care expenses and includes exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent. The following is a partial list of services and supplies that are generally not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.

All medical or hospital services not specifically covered in, or which are limited or excluded in the plan documents; Charges related to any eye surgery mainly to correct refractive errors; cosmetic surgery, including breast reduction; custodial care; dental care and x-rays; donor egg retrieval; experimental and investigational procedures; hearing aids; immunizations for travel or work; infertility services, including, but not limited to, artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents; nonmedically necessary services or supplies; orthotics; over-the-counter medications and supplies; reversal of sterilization; services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies, or counseling; and special duty nursing. Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including morbid obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions.

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They may also be subject to precertification or step-therapy. Non-prescription drugs and drugs in the Limitations and Exclusions section of the plan documents (received after open enrollment) are not covered, and medical exceptions are not available for them.

COMPLIANCE MINIMUM VALUE PLAN (MVP)

THIS PLAN INCLUDES:	
Minimum Essential Coverage	✓
Minimum Value	✓
Network	Medicare Plus
Out of Network Coverage	No
Individual Medical Deductible/Max Out-of-Pocket	$7,600/$7,600
Family Medical Deductible/Max Out-of-Pocket	$15,200/$15,200
Preventive & Wellness *Covered with no out-of-pocket expenses.*	100%
Primary Care Visit	100% of MAC* After Deductible **Subject to the maximum charge allowed ("MAC" or "Allowable Amount")*
Specialist Visit	
Urgent Care Visit	
Maternity Pre/Post Natal *(Office Visit)*	
Mental/Behavioral Health *(Office Visit)*	
X-Rays & Labs	
Emergency Room	
Emergency Transport	
Inpatient Services	
Outpatient Services	
Hospital Admission	
Rx Prescription Discount *(Powered by Shield PBM)*	
Rideshare Transport	Not Included
Rx Benefits *(Powered by Shield PBM)*	Included
Virtual Urgent Care *(Powered by MeMD)*	Unlimited

PLAN FEATURES

- **Covers preventive and wellness services at no cost including: Annual Wellness Exam, Immunizations, and STI Screenings.**
- **This plan has an Open Network. Choose your own provider without the limitations of Network restrictions.**
- **No waiting periods.**
- **No co-pays with 24/7 Virtual Urgent Care.** *(Powered by MeMD, see insert for more information)*
- **Rx Benefits Included.** *(Powered by Shield PBM)*
- **Provides major medical coverage. Please contact our Member Service Department for additional details.**

Please see plan specification document for more details.

	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
PRICING	$498*	$896.40*	Not Offered	Not Offered

**rate is subject to underwriting*

COMPLIANCE MINIMUM VALUE PLAN
BENEFITS SPECIFICATION

Plan Features	Network Care	Out-Of-Network Care
Primary Care Physician Selection	Not required	Not applicable
Deductible *(per plan year)*	$7,600 Individual $15,200 Family	Not applicable
As indicated in the plan, member cost sharing for certain services are excluded from the charges to meet the deductible.		
Once the family deductible is met, all family members will be considered as having met their deductible for the remainder of the plan year.		
Member Coinsurance *(applies to all expenses unless otherwise stated)*	0%	Not applicable
Out-of-Pocket (OOP) Maximum *(per plan year, includes deductible)*	$7,600 Individual $15,200 Family	Not applicable
All covered expenses accumulate separately toward the network and out-of-network OOP limit.		
Pharmacy co-payment expenses apply towards the OOP limit. Only those OOP expenses resulting from the application of coinsurance percentage, deductibles, and co-pays may be used to satisfy the OOP maximum.		
Once the family payment limit is met, all family members will be considered as having met their payment limit for the remainder of the plan year.		
Payment for Out-of-Network Care	Not applicable	Not applicable
Referral Requirement	Not required	Not applicable
Physician Services	**Network Care**	**Out-Of-Network Care**
Virtual Urgent Care *Powered by MeMD*	Covered in Full	Not applicable
Office Visits to Non-Specialist	100% of MAC after deductible*	Not applicable
**Subject to the maximum charge allowed ("MAC" or "Allowable Amount"). See below and the Plan Documents for additional information regarding allowable amount and potential balance billing where the employee will be responsible for any amount charged over allowable amount.*		
Includes services of an internist, general physician, family practitioner or pediatrician for diagnosis and treatment of an illness or injury.		
Specialist Office Visits	100% of MAC after deductible*	Not applicable
Prenatal Maternity and Post-Partum Care *(office visit)*	100% of MAC after deductible*	Not applicable
Maternity - Delivery	100% of MAC after deductible*	Not applicable
Preventive Care	**Network Care**	**Out-Of-Network Care**
Preventive care services are covered in accordance with Health Care Reform. Services subject to change as guidelines are revised.		
Routine Adult Physical Exams and Immunizations *Includes routine tests and related lab fees. Limited to 1 exam every 12 months.*	Covered in full	Not applicable
Well Child Exams and Immunizations *Limited to 1 exam every 12 months. Immunizations will be subject to age and developmentally appropriate frequency limitations determined by ACIP.*	Covered in full	Not applicable
Routine Gynecological Exams *Includes routine tests and related lab fees. Limited to 1 exam every 12 months.*	Covered in full	Not applicable
Routine Mammograms *For covered females age 40 and over. Limited to 1 exam every 12 months.*	Covered in full	Not applicable
Women's Health *Includes: Screening for gestational diabetes, HPV, counseling for sexually transmitted infections, counseling and screening for HIV, screening and counseling for interpersonal and domestic violence, breastfeeding support, supplies, and counseling. Contraceptive methods, patient education and counseling. Limitations may apply.*	Covered in full	Not applicable
Routine Digital Rectal Exam / Prostate-Specific Antigen Test *For covered males age 18 and over. Limited to 1 exam every 12 months.*	Covered in full	Not applicable
Colorectal Cancer Screening *For all members age 50 and over. Limited to 1 exam every 12 months.*	Covered in full	Not applicable
Routine Eye Exams (Refraction) *For covered children age 3 to 5. Coverage is limited to 1 exam every 12 months.*	Covered in full	Not applicable
Voluntary Sterilization - Tubal Ligation *Covered as a Preventive Care service in accordance with Health Care Reform.*	Covered in full	Not applicable

Diagnostic Procedures	Network Care	Out-Of-Network Care
Outpatient Diagnostic Laboratory	100% of MAC after deductible*	Not applicable
Outpatient Diagnostic X-ray *(except for complex imaging services)*	100% of MAC after deductible*	Not applicable
Outpatient Diagnostic X-ray for Complex Imaging Services *(Including, but not limited to, MRI, MRA, PET, and CT Scans)*	100% of MAC after deductible*	Not applicable
Emergency Medical Care	**Network Care**	**Out-Of-Network Care**
Urgent Care Provider	100% of MAC after deductible*	100% of MAC after deductible*
Emergency Room	100% of MAC after deductible*	Not applicable
Emergency Ambulance	100% of MAC after deductible*	Not applicable
Non-Emergency Ambulance	Not applicable	Not applicable
Other Services and Plan Details	**Network Care**	**Out-Of-Network Care**
Hospital Care	100% of MAC after deductible*	Not applicable
Mental Health and Alcohol/Drug Abuse Services *(other than office visit)*	100% of MAC after deductible*	Not applicable
Skilled Nursing Facility *Coverage is limited to 120 days per plan year.*	100% of MAC after deductible*	Not applicable
Therapy and Rehabilitation Services	100% of MAC after deductible*	Not applicable
Durable Medical Equipment	100% of MAC after deductible*	Not applicable
Mouth, Jaws, and Teeth *Oral surgery procedures, medical in nature.*	100% of MAC after deductible*	Not applicable
Family Planning *Covered only for the diagnosis and treatment of the underlying medical condition.*	100% of MAC after deductible*	Not applicable
Pharmacy – Prescription Drug and Discount Benefits *Powered by Shield PBM*	**Network Care**	**Out-Of-Network Care**
Retail *(Up to a 30-day supply)*		
Generic Drugs	100% of MAC after deductible*	Not Covered
Preferred Brand Drugs	100% of MAC after deductible*	Not Covered
Non-Preferred Brand Drugs	100% of MAC after deductible*	Not Covered
Specialty Drugs *(Up to a 30-day supply)* *Includes self-injectable, infused and oral specialty drugs, excludes insulin*	100% of MAC after deductible*	Not Covered
Mail Order Delivery *(for your refills for up to a 31-90 day supply)*		
Generic Drugs	100% of MAC after deductible*	Not Covered
Preferred Brand Drugs	100% of MAC after deductible*	Not Covered
Non-Preferred Brand Drugs	100% of MAC after deductible*	Not Covered

While this information is believed to be accurate as of the print date, it is subject to change. To receive full and up to date policy descriptions, please visit my.breckpoint.com to log into our Member Portal.

***MAC or Allowable Amount:**
MAC or Allowable Amount is used interchangeably to refer to the maximum charge allowed for all provider services. Please keep in mind that providers are not required to accept the Plan's Allowable Amount as payment in full and may balance bill you for the difference between the Plan's Allowable Amount and the provider's billed charges. You will be responsible for this balance bill amount, which may be considerable. You will also be responsible for charges for services, supplies, and procedures limited or excluded under the Plan, as well as any applicable deductibles, coinsurance, and/or co-payment amounts.

Pharmacy Plan includes:
Contraceptive drugs and devices obtainable from a pharmacy. Formulary generic FDA-approved women's contraceptives covered 100% in network. Not all drugs are covered.

What's Not Covered
This plan does not cover all health care expenses and includes exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent. The following is a partial list of services and supplies that are generally not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.
All medical or hospital services not specifically covered in, or which are limited or excluded in the plan documents; Charges related to any eye surgery mainly to correct refractive errors; cosmetic surgery, including breast reduction; custodial care; dental care and x-rays; donor egg retrieval; experimental and investigational procedures; hearing aids; immunizations for travel or work; infertility services, including, but not limited to, artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents; nonmedically necessary services or supplies; orthotics; over-the-counter medications and supplies; reversal of sterilization; services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies, or counseling; and special duty nursing. Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including morbid obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions. This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. This material does not provide health care services and, therefore, cannot guarantee results or outcomes. Consult the plan documents to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan. They may also be subject to precertification or step-therapy. Non-prescription drugs and drugs in the Limitations and Exclusions section of the plan documents (received after open enrollment) are not covered, and medical exceptions are not available for them.

DENTAL PRO

Dental Pro provides affordable dental services through doctors in the Aetna network. You will have access to covered preventative procedures at no charge. No waiting period applies before benefits can be used. Deductible waived for preventive services.

COVERAGE	IN-NETWORK	OUT-OF-NETWORK
Network	Aetna Dental Administrators (ADA)	Not applicable
Individual / Family Annual Deductible	$50/$150	
Preventive/Diagnostic *(x-rays, cleanings, etc.)*	0% Co-Ins	Not applicable
Basic Restorative *(fillings, root canals, etc.)*	20% Co-Ins *(after deductible)*	
Major Restorative *(crowns, bridges, etc.)*	50% Co-Ins *(after deductible)*	
Orthodontia *(dependents under age 19)*	50% Co-Ins *(after deductible)*	
Orthodontia Lifetime Max	$1,000	Not applicable
Max Benefit Paid / Calendar Year *(dental & orthodontia)*	$1,500	
Reimbursement Level	Based on reduced contracted fees	
Waiting Period	No waiting period	

EXAMPLES OF COVERED BENEFITS

TEETH CLEANING

FILLINGS

ROOT CANAL

DENTAL X-RAYS

Dental Procedure	Limitations	Dental Procedure	Limitations
Exams	Two per calendar year	**Fluoride**	1 per calendar year for people under 20
Prophylaxis (Cleanings)	Two per calendar year	**X-Rays (routine)**	Bitewings: 2 per calendar year
X-Rays (non-routine)	Full mouth: 1 every 36 consecutive months., Panorex: 1 every 36 consecutive months	**Relines, Rebases, Adjustments**	Covered if more than 6 months after installation
Surgeries (ALL)	Limited to removal of teeth, preparation of the mouth for dentures and removal of tooth-generated cysts.	**Repairs - Bridges & Dentures**	Reviewed if more than once
		Space Maintainers	Limited to non-orthodontic treatment
Crowns and Inlays	Replacement every 5 years	**Bridges**	Replacement every 5 years
Dentures and Partials	Replacement every 5 years	**Sealants**	One treatment per tooth every 3 years up to age 14
Prosthesis Over Implant	1 per 60 consecutive months if unserviceable and cannot be repaired. Benefits are based on the amount payable for non- precious metals. No porcelain or white/tooth colored material on molar crowns or bridges	**Missing Tooth Limitation**	Teeth missing prior to coverage under the Dental plan are not covered. Pretreatment review is available on a voluntary basis when extensive dental work in excess of $200 is proposed.

	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
WEEKLY PRICING	$9.23	$15.51	$17.72	$24.00

DENTAL PRO PLAN BENEFITS SPECIFICATION

Benefits	Plan Pays	You Pay	Plan Pays	You Pay
Class I - Preventive & Diagnostic Care Oral Exams Routine Cleanings Full Mouth X-rays Bitewing X-Ray Panoramic X-ray Fluoride Application Sealants Histopathologic Exams	100%	No charge	Not covered	100% of billed charges
Class II - Basic Restorative Care Fillings Emergency Care to Relieve Pain Root Canal Therapy/Endodontics Periapical X-rays Periodontal Scaling and Root Planing Oral Surgery – Simple Extractions Oral Surgery – all except simple Extractions Anesthetics Space Maintainers Surgical Extractions of Impacted Teeth	80% (deductible applies)	20% (deductible applies)	Not covered	100% of billed charges
Class III - Major Restorative Care Crowns Dentures Bridges Inlays/Onlays Prosthesis Over Implant Repairs to Bridges, Crowns and Inlays Denture Adjustments and Repairs	50% (deductible applies)	50% (deductible applies)	Not covered	100% of billed charges
Class IV – Orthodontia Lifetime Maximum	50% (deductible applies) $1,000 dependent children to age 19	50% (deductible applies)	Not covered Not covered	100% of billed charges 100% of billed charges

Dental Pro Benefit Exclusions:

- Care, treatment or supplies for which a charge was incurred before a person was covered under this Plan.
- Services performed primarily for cosmetic reasons
- Replacement of a lost or stolen appliance
- Replacement of a bridge or denture within five years following the date of its original installation
- Replacement of a bridge or denture which can be made useable according to accepted dental standards
- Procedures, appliances or restorations, other than full dentures, whose main purpose is to change vertical dimension, diagnose or treat conditions of TMJ, stabilize periodontally involved teeth, or restore occlusion
- Veneers of porcelain or acrylic materials on crowns or pontics on or replacing the upper and lower first, second and third molars
- Bite registrations; precision or semi-precision attachments; splinting
- Instruction for plaque control, oral hygiene and diet
- Dental services that do not meet common dental standards
- Services that are deemed to be medical services
- Services and supplies received from a hospital
- Charges which the person is not legally required to pay
- Charges made by a hospital which performs services for the U.S. Government if the charges are directly related to a condition connected to a military service
- Experimental or investigational procedures and treatments
- Any injury resulting from, or in the course of, any employment for wage or profit
- Any sickness covered under any workers' compensation or similar law
- Charges in excess of the reasonable and customary allowances
- To the extent that payment is unlawful where the person resides when the expenses are incurred;
- Procedures performed by a Dentist who is a member of the covered person's family (covered person's family is limited to a spouse, siblings, parents, children, grandparents, and the spouse's siblings and parents);
- For charges which would not have been made if the person had no insurance;
- For charges for unnecessary care, treatment or surgery;
- To the extent that you or any of your Dependents is in any way paid or entitled to payment for those expenses by or through a public program, other than Medicaid;
- To the extent that benefits are paid or payable for those expenses under the mandatory part of any auto insurance policy written to comply with a "no-fault" insurance law or an uninsured motorist insurance law.
- In addition, these benefits will be reduced so that the total payment will not be more than 100% of the charge made for the Dental Service if benefits are provided for that service under this plan and any medical expense plan or prepaid treatment program sponsored or made available by your Employer.

This benefit summary highlights some of the benefits available under Plan Document and Summary Plan Description.

INCLUDED BENEFIT!

VIRTUAL URGENT CARE

Powered by MeMD

Sickness doesn't sleep. Get the care you need, when you need it, at no cost to you! With on-demand exams from MeMD, you, your spouse, and children can be treated 24/7 for routine health issues like:

- Cold, flu, sore throats, sinus infections
- Allergies, itchy eyes, pink eye
- Nausea, vomiting, diarrhea
- UTIs, abdominal pain
- Skin infections, rashes
- Travel medications
- Short-term prescription refills
- General advice and consultation

Our medical team includes MDs, DOs, NPs & PAs (US-licensed, board-certified medical providers) who average over 16 years of experience. They can give you a personalized treatment plan and send prescriptions right to your pharmacy.

GET MEDICAL CARE DAY OR NIGHT:

STEP 1

SIGN IN TO MEMD

Access your MeMD account by downloading the app and entering your plan code:

Visit: www.MeMD.me/app-store Plan Code: MQ967N4T

OR by visiting your MeMD website: **www.MeMD.me/group/breckpoint**

STEP 2

REQUEST AN EXAM

For non-emergency health issues, you can request an exam using your phone, tablet, or computer.

STEP 3

SPEAK WITH A PROVIDER AND GET TREATMENT

Your MeMD provider will review your chart, ask questions, and recommend a treatment plan.

855-636-3669 | helpdesk@memd.me

INCLUDED BENEFIT!

ENHANCED RX PROGRAM

Powered by SHIELD PBM

THE EASIEST WAY TO SAVE ON YOUR MEDICATIONS

You won't have to worry about the expensive cost of 95 common medications. That's because a No-cost MEC (Minimal Essential Coverage) Medication Program includes 95 ACA (Affordable Care Act) drugs at no-cost, plus great discounts on all other medications. Consider us your pharmacy savings advocate. Our live Customer Care team is here to help you find the lowest price on medications available.

Go to BreckpointRx.com, enter your **MEMBER ID** and **GROUP ID** to Register.

OUR PROGRAM COVERS:

- Amoxicillin
- Azithromycin (Z-Pak)
- Ciprofloxacin
- Hydrocortisone
- Meclizine
- Naproxen
- Prednisone
- Tessalon
- And more!

DRUGS LIKE:

- Atorvastatin
- Bupropion
- Cholecalciferol
- Junel
- Lovastatin
- Nonoxynol
- Tamoxifen
- Viorele
- and Much More!

3 WAYS TO SAVE

1. **RX CARD** - Present your printed or electronic membership card at any retail pharmacy (over 67,000 in network) and if on the formulary – pay nothing. If it is not on the $0.00 formulary, your out-of-pocket cost is based on a deeply discounted price.
2. **PAY BEFORE YOU GO** - save up to 25% more BEFORE going to the pharmacy by pre-paying for your medications and take advantage of a broader online network.
3. **MAIL ORDER** – secure home delivery options online with up to a 50% savings and enjoy auto-refill feature for your recurring prescriptions and maintenance medications.

855.798.2538 | info@BreckpointRx.com

INCLUDED BENEFIT!

TELEDENTISTRY

Powered by TELEDENTISTRY Your Dentist, Anytime Anywhere®

YOUR DENTIST, ANYTIME, ANYWHERE

Emergency Room visits often provide little more than painkillers and antibiotics to dental patients. This costs more than three times as much as a routine dental visit. Teledentistry modernizes the dental exam process and puts employees in touch with a dentist, anytime, anywhere. The smartphone app provides 24/7/365 access to a dentist during a dental emergency and assists employees with choosing a dentist to see for definitive care.

HOW TELEDENTISTRY.COM WORKS

STEP 1 — The employee calls Teledentistry.com using their smartphone or tablet app.

STEP 2 — The agent relays the policy holder to the 24/7 dentist network.

STEP 3 — A video consult is held with the dentist and if needed, prescriptions are ordered.

STEP 4 — The patient is referred to a local dentist for follow-up care.

725.527.7797 | support@teladentistry.com

https://teladentistry.com/portal/clinic/patientSignup.php?clinic=156

ENROLLMENT FORM

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A. REQUIRED EMPLOYEE INFORMATION
Complete the Enrollment Form and return to your Human Resources Department.

Name:		Phone:
Social Security #:	Date of Birth:	Sex: ☐ Male ☐ Female
Address:		Apt. #:
City:	State:	Zip:

B. BENEFIT PLAN SELECTION
Payroll Deducted Rates - Please select the tier for each product in which you wish to enroll.

MEC	WEEKLY COST	PREFERRED	WEEKLY COST
☐ Employee Only	$11.77	☐ Employee Only	$19.38
☐ Employee + Child(ren)	$19.04	☐ Employee + Child(ren)	$31.50
☐ Employee + Spouse	$19.50	☐ Employee + Spouse	$34.73
☐ Employee + Family	$26.08	☐ Employee + Family	$46.85
COMPLIANCE MVP	Please call 1.844.300.6497 to enroll.	DENTAL PRO	WEEKLY COST
		☐ Employee Only	$9.23
		☐ Employee + Child(ren)	$15.51
		☐ Employee + Spouse	$17.72
		☐ Employee + Family	$24.00

C. REQUIRED DEPENDENT INFORMATION

Name	Social Security #	Date of Birth	Sex	Relationship
			☐ M ☐ F	☐ Spouse ☐ Child ☐ Domestic Partner
			☐ M ☐ F	☐ Spouse ☐ Child ☐ Domestic Partner
			☐ M ☐ F	☐ Spouse ☐ Child ☐ Domestic Partner
			☐ M ☐ F	☐ Spouse ☐ Child ☐ Domestic Partner
			☐ M ☐ F	☐ Spouse ☐ Child ☐ Domestic Partner

D. REQUIRED SIGNATURE
You **MUST** sign and date to be enrolled in coverage

Election of Coverage: I have read and understand the coverage options I have elected. I understand completion of this enrollment form in no way implies I will be accepted for coverage. I understand coverage will take effect only if this enrollment form is approved by the plan sponsor and the plan has been properly funded, provided I meet any eligibility or coverage effective date requirements listed in the plan documents.

☐ **Accept coverage options as selected**

Date:	Signature:

Any changes made to the Enrollment Form will require the changes to be dated and initialed by employee.

ACKNOWLEDGEMENT & WAIVER FORM

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LEAD TOGETHER

E. REQUIRED SIGNATURE You **MUST** sign and date if you wish to decline coverage.

Waiver of Coverage: I, the undersigned employee, understand and acknowledge that: I have been offered an opportunity by my Employer to enroll in affordable employer-sponsored health coverage that meets the minimum value standard set forth in the Patient Protection and Affordable Care Act (ACA) for the applicable period:

- I will not qualify for government credits and subsidies to purchase individual health insurance on a state or federal marketplace or exchange
- I may not cover dependents under the Employer's plan, and
- I may not be able to enroll in the Employer's plan until the next open enrollment, except in a qualified change in status or other limited circumstances.

☐ **Decline all coverage options**

Date:	Signature:

Any changes made to the Enrollment Form will require the changes to be dated and initialed by employee.