

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 – 4:00 pm PST at 1.844.657.1575. Representantes que hablan inglés y español están disponibles.
- 2 SEE YOUR HR DEPARTMENT**
Complete the Enrollment Form with your elections and give to your HR representative.



OPEN ACCESS NETWORK

EXCITING NEWS!

DRIVING SAVINGS FOR MEC PLANS

MINIMUM ESSENTIAL COVERAGE SOLUTION

Open Access Network improving access & savings

Our Minimum Essential Coverage (MEC) solution is designed to combine with your health benefits plan to extend favorable reimbursement for MEC plans. Unlike traditional MEC plans, our MEC Solution enables members to choose high-quality medical providers and facilities to meet their precise health needs while balancing the financial cost for the member, the plan and the provider.

It's a win-win: members gain open choice to select higher-quality care for fair and reasonable costs, along with lower out-of-pocket costs; providers receive reimbursement based on fair, acceptable market recognized pricing and geography.

It improves member access to quality care, achieves 50-75% cost savings improvement, provides front-end proactive telephonic/ email support for member care questions, and works collaboratively with providers delivering care.

Unlike health plans that offer a specific defined network (e.g., a PPO), our MEC Solution allows members to seek care and treatment for covered services under the plan from any provider. While providers and facilities are not considered "in-network" or "out-of-network," they are granted fair and equitable reimbursements based on the market-sensitive pricing approach.

OUR ADVANTAGES

- ▶ Deep cost improvement for each MEC Plan and their members
- ▶ No defined network of providers; the open-access model allows members to seek care from any provider
- ▶ Proactive, front-end support to guide members to the best providers and high-quality care decisions. Member support can be obtained on-demand via phone or email
866.762.4455
mecsupport@valenzhealth.com
- ▶ Improved member access to quality care
- ▶ Direct provider education, support and collaboration

AXA Provider Network Assistance | 866.762.4455

Services are provided as permitted under applicable law. AXA logos are trademarks of AXA SA. © 2020

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**
- ▶ **COVID-19 Testing (Swab Only)**
(One per plan year per member)

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. Complex imaging not covered)
- ▶ **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**
- ▶ **Breast 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	✓
NEW! Network	AXA Open Access
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	\$5,000/\$10,000
Preventive & Wellness <i>Covered with no out-of-pocket expenses.</i>	100%
Physician and Office Utilizations	N/A
Primary Care Visit	Not Included
Specialist Visit	Not Included
Urgent Care Visit	Not Included
Maternity Pre/Post Natal	Not Included
Mental/Behavioral Health	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 <i>Allows reimbursement for any rideshare, cab or other transportation to and from medical treatments and appointments.</i>	Not Included
Enhanced Rx Program <i>(Powered by Shield PBM)</i>	\$5-\$200 co-pay
NEW! Acute Drug Formulary <i>(Shield PBM)</i>	Included
Virtual Urgent Care <i>(Powered by MeMD)</i>	Included

PLAN FEATURES

- ◆ Covers preventive and wellness services at no cost including: Annual Wellness Exam, Immunizations, and STI Screenings.
- ◆ This plan has an Open Network provided by AXA Assistance USA. 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)*
- ◆ Acute Drug Formulary includes 37 medications *(Powered by Shield PBM, see insert)*
- ◆ Included 24/7 Virtual Urgent Care. *(Powered by MeMD, see insert)*

Please see plan specification document for more details.

	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
WEEKLY PRICING				

MEC PLAN BENEFITS SPECIFICATION

Plan Features	Network Care	Out-Of-Network Care
Primary Care Physician Selection	Not required	Not applicable
Deductible <i>(per plan year)</i>	\$0 Individual \$0 Family	Not applicable
Member Coinsurance <i>(applies to all expenses unless otherwise stated)</i>	0%	Not applicable
Medical Out-of-Pocket (OOP) Maximum <i>(per plan year, includes deductible)</i>	Not applicable	Not applicable
Pharmacy Out-of-Pocket (OOP) Maximum	\$5,000 Individual \$10,000 Family	Not applicable
<i>All covered expenses accumulate separately toward the network and out-of-network OOP limit.</i>		
<i>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.</i>		
<i>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.</i>		
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 <i>Powered by MeMD</i>	Covered in full	Not covered
Office Visits to Non-Specialist	Not covered	Not applicable
Specialist Office Visits	Not covered	Not applicable
Prenatal Maternity and Post-Partum Care <i>(Office Visit)</i>	Not covered	Not applicable
Maternity - Delivery	Not covered	Not applicable
Preventive Care	Network Care	Out-Of-Network Care
<i>Preventive care services are covered in accordance with Health Care Reform. Services subject to change as guidelines are revised.</i>		
Routine Adult Physical Exams and Immunizations <i>Includes routine tests and related lab fees. Limited to 1 exam every 12 months.</i>	Covered in full	Not applicable
Well Child Exams and Immunizations <i>Limited to 1 exam every 12 months. Immunizations will be subject to age and developmentally appropriate frequency limitations determined by ACIP.</i>	Covered in full	Not applicable
Routine Gynecological Exams <i>Includes routine tests and related lab fees. Limited to 1 exam every 12 months.</i>	Covered in full	Not applicable
Routine Mammograms <i>For covered females age 40 and over. Limited to 1 exam every 12 months. Complex imaging not covered.</i>	Covered in full	Not applicable
Women's Health <i>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.</i>	Covered in full	Not applicable
Routine Digital Rectal Exam / Prostate-Specific Antigen Test <i>For covered males age 18 and over. Limited to 1 exam every 12 months.</i>	Covered in full	Not applicable
Colorectal Cancer Screening <i>For all members age 50 and over. Limited to 1 exam every 12 months.</i>	Covered in full	Not applicable
Routine Eye Exams (Refraction) <i>For covered children age 3 to 5. Coverage is limited to 1 exam every 12 months.</i>	Covered in full	Not applicable
Voluntary Sterilization - Tubal Ligation <i>Covered as a preventive care service in accordance with Health Care Reform.</i>	Covered in full	Not applicable
COVID-19 Testing <i>Swab only. Limited to 1 exam every 12 months.</i>	Covered in full	Not applicable
Diagnostic Procedures	Network Care	Out-Of-Network Care
Outpatient Diagnostic Laboratory	Not covered	Not applicable
Outpatient Diagnostic X-ray <i>(except for complex imaging services)</i>	Not covered	Not applicable
Outpatient Diagnostic X-ray for Complex Imaging Services <i>(Including, but not limited to, MRI, MRA, PET, and CT Scans)</i>	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 <i>Oral surgery procedures, medical in nature</i>	Not covered	Not applicable
Family Planning	Not covered	Not applicable
Pharmacy – Prescription Drug and Discount Benefits <i>Powered by Shield PBM</i>	Access & Discounts Available	
Retail <i>(Up to a 30-day supply)</i>		
Generic Drugs	Co-pay starting at \$5	
Preferred Brand Drugs	Co-pay starting at \$50	
Non-Preferred Brand Drugs	Co-pay starting at \$100	
Specialty Drugs <i>(Up to a 30-day supply)</i> <i>Includes self-injectable, infused and oral specialty drugs, excludes insulin</i>	International & prescription assistance options - call customer care for additional information	
Mail Order Delivery <i>(for your refills for up to a 31-90 day supply)</i>		
Generic Drugs	Co-pay starting at \$5	
Preferred Brand Drugs	Co-pay starting at \$50	
Non-Preferred Brand Drugs	Co-pay starting at \$100	
<i>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.</i>		
**Utilization <i>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.</i>		

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.



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:

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

2

REQUEST AN EXAM

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

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 | www.memd.me

INCLUDED BENEFIT!



ENHANCED RX PRESCRIPTION MEMBERSHIP WITH ACUTE DRUG FORMULARY *Powered by* SHIELD PBM

THE EASIEST WAY TO SAVE ON YOUR MEDICATIONS

Enhanced Rx provides access to a full PBM discount network and additional access to savings online and through concierge service. Discount can also be used at the local pharmacy and include 95 ACA medications and 37 commonly prescribed medications included at no cost!

Visit Breckpointrx.com to get started!

1. Pay Before you go



- Save up to 25% more BEFORE going to the pharmacy by pre-paying at www.breckpointrx.com.

2. Mail Order



- Secure home delivery options online with up to 50% savings and enjoy auto-refill.

3. Present your Rx card



- At any retail pharmacy and out of pocket cost is deeply discounted.

OR



NO COST ACUTE DRUG FORMULARY COVERS DRUGS LIKE:

- Amoxicillin
- Atorvastatin
- Azithromycin (Z-Pak)
- Bupropion
- Cholecalciferol
- Ciprofloxacin
- Hydrocortisone
- Junel
- Lovastatin
- Meclizine
- Naproxen
- Nonoxynol
- Prednisone
- Tamoxifen
- Tessalon
- Viorele
- And much more!

See the full list at breckpointrx.com



855.798.2538

www.breckpointrx.com

MENTAL HEALTH TELE-THERAPY

Powered by  MeMD

ONLINE THERAPY ENHANCES WELLBEING

Our telebehavioral health solution bridges the critical counseling gap for emotional and mental health issues while improving workplace productivity, interpersonal skills and satisfaction. *(Services offered for anyone 18+)*

WHAT WE TREAT

- Addiction
- Anxiety
- Bipolar Disorder
- Depression
- Divorce
- Domestic Violence
- Eating Disorders
- Grief/Loss
- Mood Swings
- Panic Attacks
- Relationships
- And more!

HOW IT WORKS

1 PERSONALIZE YOUR VISIT

- Visit www.memd.me, then select the provider, date, time and meeting type that works best for you. Scheduling is available 24/7. * 5 visits per month per family enrolled
- Review provider bios, including licensure, training and areas of expertise.
- Work with your provider to determine the right treatment plan.
- Use code is **RFTG638D**

2 MEET WITH A PROVIDER

- Meet with the provider via phone or video.
- Receive personalized treatment, including prescriptions when medically necessary, and/or continuing care as needed.

3 FOLLOW-UP VISITS

- Meet with the provider for the duration of your care.
- Periodic assessments to measure progress, outcomes, and treatment success.

