

Benefit Open Enrollment

October 14 — *October* 31, 2023

Benefit Plan Year

January 1—December 31, 2024

2024 Non-Medicare Eligible Retiree Benefits Guide

Medical and Prescription Drugs, Dental, and Vision



Benefits provided in association with



Questions | Help 1-800-836-0026, x7400 support@aleracare.zendesk.com

ULSTER COUNTY PERSONNEL DEPARTMENT

244 Fair St., P.O. Box 1800, Kingston, New York 12402-1800 Telephone: 845-340-3550

Fax: 845-340-3592

JEN METZGER County Executive



DAWN SPADER

Personnel Director

JAMES FARINA Director of Employee Relations

APRIL RODMAN

Administrator, Civil Service & Personnel

TO: Ulster County Retiree Health Insurance Participant

FROM: Dawn Spader, Personnel Director

DATE: October 27, 2023

RE: 2024 Health Insurance Rates and Important Changes

For Non-Medicare Eligible Retirees

In 2024, the County will continue to offer Empire Blue Cross / Blue Shield PPO20, PPO25, and Direct POS20 medical programs as provided in 2023. Empire BCBS will be changing their name to Anthem BCBS for 2024. There are no changes to any of our coverages or premiums. You are encouraged to review the PPO25, especially if you live outside of the Hudson Valley and are currently paying for the more expensive PPO plan. A comparison chart may be found on page 4 and the rate chart may be found on page 5.

IF YOU DO NOT PAY A PREMIUM FOR YOUR COVERAGES OR IF YOU WISH TO MAKE A COVERAGE PLAN CHANGE, YOU MUST RESPOND TO THIS LETTER BY COMPLETING THE FORM ON PAGE 4 AND RETURNING IT DIRECTLY TO THE BENEFITS OFFICE BY NOVEMBER 30, 2023

The premium amount for 2024 will begin with your December 15, 2023 premium payment withdrawal. Failure to provide funding for your premium will result in cancellation.

Medical Benefits - Coverage descriptions, and benefit comparisons, and prescription formularies are available on the Personnel Department website at:

http://ulstercountyny.gov/personnel/new-current-employees/benefits-management

(click on '2024 Non-Medicare Eligible Retiree Health Insurance Benefit Information), or from the Benefits Office.

We strongly encourage you to review the information provided and to visit the anthembluecross.com website to see what programs your doctors may participate in, so you may make the best plan choice for you and your family. If you desire to make coverage changes, you must inform the Benefits Office in writing of your new plan choice by returning the form on page 4.

Pharmacy Benefits: MagellanRx will continue to be the administrator for the Pharmacy program. Please be sure to check for changes in the Formulary. Each year, a select group of products are removed from Formularies (also called Preferred Prescriptions) and will no longer be covered in these plans. Members who attempt to obtain medications no longer covered will experience a claim reject at the point of sale and will be required to pay 100% of the full, non-discounted cost of the medication. Some products also will move from preferred (tier 2) to non-preferred (tier 3) status. MagellanRx allows exceptions when medically necessary. In addition, there will be other changes to the Preferred Formulary (addition of new drugs, changes from formulary to non-formulary.

<u>Cards for 2024</u>: Due to Empire changing their name to Anthem, they will issue new ID cards. Continue to use your current cards for Magellan, Met Life, and Davis Vision.

<u>Dental Coverage</u> - Our dental coverage is still provided by Met Life Dental. The coverage is identical to the 2023 coverages.

<u>Vision Coverage</u> - Our vision coverage remains with Davis Vision. There are no changes.

Please be reminded that the County offers a Medicare supplement health plan or a Medicare buyout to retirees when they become Medicare eligible. It is mandatory for retirees and dependents to switch to a Medicare plan immediately when said plan is available to them. Please notify the Employee Benefits Office three months prior to Medicare eligibility so that a smooth transition can be accomplished. Failure to notify the Benefits Department of Medicare eligibility will result in repayment of any claims payments made due to this error. Please call Kevin Roach, Employee Benefits Administrator; (845) 340-3545 to discuss your plan choices.

<u>Urgent Care Out of Network Reminder</u> – Our Urgent Care Copay, both in and out of network, is the same as your office copay. If you or a covered family member cannot locate an in-network urgent care center, you may go to an out of network center and pay the office visit copay. This is advantageous since the cost of going to the emergency room includes a copay of \$100 on the POS20 and PPO20, and \$200 for PPO25. This can be especially useful when you are traveling away from home.

CanaRx Zero Co-pay Mail Order Brand Name Drug Program - For 2024, our non-Medicare eligible retirees may continue to purchase brand-name maintenance medications through a mail order program without paying any co-pay. This plan was formerly known as Ulster Scripts. The information and forms, including the list of available medications for the CanaRx program, are available on the Personnel Department website in the aforementioned Benefits Book or at the Benefits Office. The CanaRx (Certain Brand Name Drugs for Free) program is available to all retirees covered by the Empire Blue Cross Blue Shield plans. There have been changes to the classification of some drugs, so please check the formulary. The CanaRx program is not available to Medicare eligible retirees.

<u>Live Health Online</u> – Live Health Online continues as a covered benefit under our Health Plan. With a computer and webcam, or applicable smartphone app, you can talk to a medical professional 24/7, 365 days a year. You can be at home, at work, or out of town (though not all services may be available in all locations.) No appointment is necessary to speak with Live Health Online. This benefit saves time and costs the same as a primary care office visit. To activate your account, go to **livehealthonline.com** on your computer or download the appropriate application from your smartphone's app store.

<u>Family Awareness</u> – We request that all retirees with any level of coverage make your family members aware of your coverage situation. Recently a retiree passed away and their coverages continued for months as no family member informed us. In another case, a retiree's family told their bank not to allow payments for their health insurance as they did not recognize the charges. Supplying your family with a copy of this letter annually would provide them the information they need to best help you when needed.

<u>Empire / Anthem Premiums</u> – There are no changes in premiums hence whatever you paid in 2023 will continue in 2024). For your reference, your Ulster County percentage is printed after your name on your envelope label. The rate chart is included on page 5.

| Benefit Feature | POS20 | PPO20 | PPO25 | |
|---|--|---|---|--|
| Deductible | In Network: N/A OutNetwork: \$2,000/\$5,000 | In Network: N/A OutNetwork: \$500/\$1,250 | In Network: N/A OutNetwork: \$500/\$1,250 | |
| Out of Pocket Maximum | InNetwork: \$3,880/\$9,700 OutNetwork: \$8,000/\$20,000 | InNetwork: \$3,880/\$9,700 OutNetwork: \$1,000/\$2,500 | InNetwork: \$3,880/\$9,700 OutNetwork: \$1,000/\$2,500 | |
| Colnsurance | InNetwork: N/A OutNetwork: 40% | InNetwork: N/A OutNetwork: 20% | InNetwork: N/A OutNetwork: 20% | |
| | In Network Copays Out of | Network: Deductible & Coinst | urance Apply | |
| Office Visit \$20 Copay | | \$20 Copay | \$25 Copay Primary Care \$40 Copay Specialist Care | |
| OutPatient Surgery | \$0 Copay | \$0 Copay \$0 Copay | | |
| MRI/CAT/PET Scans | \$0 Copay | \$0 Copay | \$75 Copay | |
| Urgent Care | Urgent Care \$20 Copay \$20 Copay | | \$25 Copay | |
| Emergency \$100 copayment \$100 copayment (waived if admitted w/in 24-hrs) (waived if admitted w/in 24-hrs) | | \$100 copayment (waived if admitted w/in 24-hrs) | \$200 copayment (waived if admitted w/in 24-hrs) | |
| Hospital Admission | \$0 Copay | \$0 Copay | \$200 Copay | |
| Prescriptions (30-day Supply) | - 1 45 / 420 / 440 1 410 / 425 /440 1 410 / 425 | | \$10 / \$25 /\$40 | |

If you have any questions, please call Kevin Roach, Employee Benefits Administrator at (845) 340-3545 or Mary Connolly, Employee Benefits Specialist, at (845) 340-3546.

IF YOU DO NOT PAY A PREMIUM OR IF YOU WISH TO MAKE A PLAN CHANGE, YOU MUST COMPLETE THE FORM BELOW AND RETURN IT BY NOVEMBER 30, 2023

DIRECTLY TO: Kevin Roach, Ulster County Employee Benefits Office, P.O. Box 1800, Kingston, N.Y. 12402.

| I DO NOT PAY A PREMIUM, AND WOULD LIKE | E TO CONTINUE MY COVERAGE: | |
|---|----------------------------|--|
| I WOULD LIKE TO SWITCH MY PLAN TO (CHEC | CK ONE BELOW): | |
| Empire BCBS POS20 Plan | Signature | |
| Empire BCBS PPO20 Plan | Printed Name | |
| Empire BCBS PPO25 Plan | Date | |

2024 Non-Medicare Eligible Retiree Rates

| UC % | TIER | POS20 | PPO20 | PPO25 | D&V Only |
|--------|--------------------|------------|------------|------------|----------|
| | Retiree Only | \$453.55 | \$645.14 | \$409.74 | \$20.63 |
| | Retiree & Spouse | \$1,016.62 | \$1,447.69 | \$918.03 | \$42.55 |
| 50% | Retiree & 1 Child | \$868.77 | \$1,232.78 | \$785.52 | \$46.22 |
| | Retiree & Children | \$955.35 | \$1,357.68 | \$863.34 | \$46.22 |
| | Family | \$1,404.54 | \$1,998.45 | \$1,268.71 | \$62.49 |
| | Retiree Only | \$362.84 | \$516.11 | \$327.79 | \$16.50 |
| | Retiree & Spouse | \$813.29 | \$1,158.15 | \$734.42 | \$34.04 |
| 60% | Retiree & 1 Child | \$695.01 | \$986.22 | \$628.41 | \$36.97 |
| | Retiree & Children | \$764.28 | \$1,086.14 | \$690.67 | \$36.97 |
| | Family | \$1,123.63 | \$1,598.76 | \$1,014.97 | \$49.99 |
| | Retiree Only | \$317.48 | \$451.59 | \$286.81 | \$14.44 |
| , _~ | Retiree & Spouse | \$711.63 | \$1,013.38 | \$642.62 | \$29.78 |
| 65% | Retiree & 1 Child | \$608.14 | \$862.94 | \$549.86 | \$32.35 |
| 00/0 | Retiree & Children | \$668.75 | \$950.38 | \$604.33 | \$32.35 |
| | Family | \$983.18 | \$1,398.92 | \$888.10 | \$43.74 |
| | Retiree Only | \$272.13 | \$387.08 | \$245.84 | \$12.38 |
| | Retiree & Spouse | \$609.97 | \$868.61 | \$550.82 | \$25.53 |
| 70% | Retiree & 1 Child | \$521.26 | \$739.67 | \$471.31 | \$27.73 |
| 7070 | Retiree & Children | \$573.21 | \$814.61 | \$518.00 | \$27.73 |
| | Family | \$842.75 | \$1,199.07 | \$761.23 | \$37.49 |
| | Retiree Only | \$226.77 | \$322.57 | \$204.87 | \$10.31 |
| ~ | Retiree & Spouse | \$508.31 | \$723.84 | \$459.02 | \$21.27 |
| 75% | Retiree & 1 Child | \$434.38 | \$616.39 | \$392.76 | \$23.11 |
| 7 0 70 | Retiree & Children | \$477.67 | \$678.84 | \$431.67 | \$23.11 |
| | Family | \$702.27 | \$999.22 | \$634.35 | \$31.24 |
| | Retiree Only | \$181.42 | \$258.05 | \$163.89 | \$8.25 |
| ~~~ | Retiree & Spouse | \$406.65 | \$579.07 | \$367.21 | \$17.02 |
| 80% | Retiree & 1 Child | \$347.51 | \$493.11 | \$314.21 | \$18.49 |
| | Retiree & Children | \$382.14 | \$543.07 | \$345.33 | \$18.49 |
| | Family | \$561.82 | \$799.38 | \$507.48 | \$24.99 |
| | Retiree Only | \$136.06 | \$193.54 | \$122.92 | \$6.19 |
| ~ =~ | Retiree & Spouse | \$304.98 | \$434.31 | \$275.41 | \$12.76 |
| 85% | Retiree & 1 Child | \$260.63 | \$369.83 | \$235.65 | \$13.86 |
| 0070 | Retiree & Children | \$286.60 | \$407.30 | \$259.00 | \$13.86 |
| | Family | \$421.36 | \$599.53 | \$380.61 | \$18.75 |
| | Retiree Only | \$90.71 | \$129.03 | \$81.95 | \$4.12 |
| 000 | Retiree & Spouse | \$203.32 | \$289.54 | \$183.61 | \$8.51 |
| 90% | Retiree & 1 Child | \$173.75 | \$246.55 | \$157.10 | \$9.24 |
| ,0,0 | Retiree & Children | \$191.07 | \$271.54 | \$172.67 | \$9.24 |
| | Family | \$280.91 | \$399.69 | \$253.74 | \$12.50 |
| | Retiree Only | \$45.35 | \$64.51 | \$40.97 | \$2.06 |
| 95% | Retiree & Spouse | \$101.66 | \$144.77 | \$91.80 | \$4.25 |
| | Retiree & 1 Child | \$86.88 | \$123.28 | \$78.55 | \$4.62 |
| | Retiree & Children | \$95.54 | \$135.77 | \$86.33 | \$4.62 |
| | Family | \$140.45 | \$199.85 | \$126.87 | \$6.25 |
| | Retiree Only | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 1000 | Retiree & Spouse | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 100% | Retiree & 1 Child | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| 100/0 | Retiree & Children | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | Family | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

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The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail.

All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996.

If you have any questions about your Guide, contact Employee Benefits.

ACH Form for Ulster County Retirees

ACH Form for Relph Benefit Advisors Inc

AUTOMATIC PAYMENT (ACH) REQUEST FORM

PLEASE READ:

- For Retiree billing, you must be paid through the current coverage month. Please note, ACH is only available for monthly billing periods.
- 2. Complete Section 1 -- Participant Information.

| Attach a voided check (or photocopy). We are not ab | le to accept deposit slips; they do not always show the required | | | | | |
|---|--|--|--|--|--|--|
| information. | | | | | | |
| 4. If you do not supply a voided check, complete Section | | | | | | |
| Complete Section 3 and mail the form along with your voided check to the address below. When adding your ACH, please note we need to receive notification at least 10 days prior to the 1st of the month. | | | | | | |
| | e need to receive notification at least 15 days prior to the 1st of the month. | | | | | |
| | timeframe, we will continue to process your ACH as normal. | | | | | |
| 8. We are not able to process incomplete forms. | , | | | | | |
| SECTION 1 - PARTICIPANT INFORMATION | | | | | | |
| ADD AUTHORIZATION CANCEL AUTHORIZATION Effective: CHANGE AUTHORIZATION Effective: | | | | | | |
| Your Full Name (please print clearly) | Your Social Security Number | | | | | |
| (,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | | | | | | |
| Phone Number: | Member ID Number: | | | | | |
| SECTION 2 - BANK ACCOUNT INFORMATION | | | | | | |
| Bank Name: | Account Type (check one) | | | | | |
| | CHECKING SAVINGS | | | | | |
| Routing Number: | | | | | | |
| Account Number: | | | | | | |
| 1200 | | | | | | |
| Routing Number Accoun | DOLLARS DOLLARS 1200" 1 Number Check Number | | | | | |
| SECTION 3 - AUTHORIZATION SIGNATURE | | | | | | |
| Authorized Account Holder Signature | Date | | | | | |
| SECTION 3 - AUTHORIZATION SIGNATURE | | | | | | |
| Authorized Account Holder Signature | Date | | | | | |
| Authorized Account Holder Signature | Date | | | | | |
| payment via ACH. If the required payment changes for any rea debit of the amount equal to the new required premium payme. This authorization is to remain in full force and effective until C time and manner as to afford Company a reasonable opportuni if my coverage ends, is terminated or my automatic debit reject authorize Company to make appropriate changes to my require | ompany has received written notification from me of its termination in such ity to act on it. I understand that automatic debits will automatically cease ts for insufficient funds. I understand and agree to the terms outlined and ed premium deduction as necessary. | | | | | |
| Return This Form & Check To: | All Other Questions & Support Issues: | | | | | |
| MC | | | | | | |
| Mary Connolly | Mary Connolly | | | | | |
| Benefits Department | 845-340-3546 | | | | | |
| | mcon@co.ulster.ny.us | | | | | |
| Date Rec'd | Processor | | | | | |
| Date nee u | 11000301 | | | | | |

Ulster County Retiree Health Insurance Enrollment Form

| | ULSTER COUNTY NON N | NEDICARE ELIGI | BLE | |
|------------------------------------|--|----------------------|----------|------------------------------------|
| | RETIREE INFORMA | TION FORM | | |
| LAST NAME | FIRST NAME & MIDDLE INITIAL | DATE OF BIRTH | | |
| HOME PHONE # | CELL PHONE # | PERSONAL EMAIL A | DDRESS | |
| LEGAL ADDRESS: (Your Social S | Security / Medicare mailing address) | | | |
| STREET NAME OR PO BOX | TOWN | STATE | ZIP | |
| BILLING ADDRESS IF DIFFERENT | FROM LEGAL ADDRESS: | | | |
| STREET NAME OR PO BOX | TOWN | STATE | ZIP | |
| EMERG | ENCY CONTACT: (WE SUGGEST LISTING | G SOMEONE OTHER THA | AN A SPO | USE) |
| LAST NAME | FIRST NAME | RELATIONSHIP | НОМІ | E TELEPHONE # |
| STREET ADDRESS OR PO BOX | TOWN | STATE | ZIP | |
| PLAN CHOICE: | INCLUDES DENTAL & VISION COV | /ERAGE IN ALL OPTION | ıs | |
| Anthem PPO 25 | Anthem POS 25 | Anthem PPG | | DENTAL & VISION ONLY |
| RETIREE ONLY | RETIREE ONLY | RETIREE O | | RETIREE ONLY |
| RETIREE & SPOUSE | RETIREE & SPOUSE | RETIREE & SF | | RETIREE & SPOUSE |
| RETIREE & CHILD RETIREE & CHILDREN | RETIREE & CHILD | RETIREE & C | | RETIREE & CHILD RETIREE & CHILDREN |
| FAMILY | RETIREE & CHILDREN FAMILY | RETIREE & CH | | FAMILY |
| DEPENDENT LAST NAME | RELATIONSHIP | FAMILI | | OF BIRTH |
| | | | | |
| | | | | |
| | Jister County Personnel to enroil me in the he premium, and I affest the dependents | | _ | _ |
| RETIREE SIGNATURE: | UT INC. ONLY | DATE: | | |
| FOR PERSONNEL DEPARTMEN | NT USE ONLY: | | | |
| Retirement Date: | | Date Employed: | | |
| Effective Date of Retiree Cove | erage: | Department | | |
| | | Bargaining Unit: | | |
| Comments: | | % of Contribution: | | |
| RETIREE HI FORM | | | | Revised 09/09/2020 KROA |
| | | | | |

Benefit Enrollment Change Form

| Uster County | | Gro | up Na | | | | Billing Code | | | | Employee Billin | g Code | | Effective Date | e of Chang | e | |
|--|----------------------|----------|-------------|--------|-------------------------------|----------------------------|------------------|-------------------|---------|---------|--------------------------|-----------------------------|----------------|----------------|--------------|---------|----------------|
| | | | | | ster Cou | ınty | | | | | | | | | | | |
| | | Las | t Nam | e | | | First Name | | , | Λ.I. | □Single □ | IMarried □S | eparated | Date of Marri | age | | |
| Mailing Addies | | | | | | | | | | | | | | Date of Divor | ce | | |
| Sample | (pieuse prini) | Mai | ling A | ddres | s 🗖 If, NEW | | l | | | | Social Security N | Number | | Medicare Nur | nber (if any |)/A&B E | ffective Dates |
| Sample | | City | , | | | | 1 | Stato | 7in | | Phone DiCell | □ Homo | | Data Employ | od | | |
| Same | | City | , | | | | | State | Ζίρ | | Frione a Cell | Thome | | Date Linploy | eu | | |
| Part Individual Individua | | | | | | | | | | | | | | Date of Retire | ement | Retire | Benefit % |
| Cancel Coverage to: (check new coverage) | | | | | Employm | ent Status: □Fu | ıll-time □Pa | art-time | □Acti | ve [| Retired 🗅 | COBRA | | | | | |
| Redical with Herical Residue Parameter | 2 | | New | Enro | ollment /Rein | statement (Com | plete Section 3) | Туре | | Plan | 1 | Individual | | | | | Family |
| Cance Coverage: (check those that apply) | | - | Char | ige (| Coverage to: | (check new coverag | ge) | - Medical | | □ Ai | nthem POS 20 | | | | | | |
| A clive Date | | <u> </u> | Cano | el C | overage: (che | ck those that apply |) | with Metlife D | | □ Ai | nthem PPO 20 | | | | | | |
| Active to Retiree Date: | | . | Add | or D | elete Depend | dent: (Complete S | ection 4) | | | □ Ai | nthem PPO 25 | | | | | | |
| Sample Parameter Country Parameter Parameter Country Parameter Country Parameter Country | | . | Activ | ⁄e to | Retiree Date | : | | Standalo | ne | MetL | ife Dental & | | | | | | |
| Total Power | | | | | | | nation) | Waive A | AII | | | | | | | | |
| Coverage Information (Circle elections and print information) A A A A Solf Coverage A A A A A Solf Coverage A A A A A A Solf Daughter T=Terminate Coverage A A A A A A Daughter Doyour dependents reside in your home? Doyou have a disabled dependent beyond age 26? Dopendant Status (please print) | 3 | | | | | | Li | st Applic | ant and | I AII E | ligible Depen | dents | | | | | |
| Circle elections and print information A | Coverage | Medical | Dental | Vision | Relationship | | Name (Last, F | irst, MI | | | Date of | Birth | Social Se | ecurity # | | | |
| information) A A A A A A D Soon Coverage T=Terminate Coverage A A A A A D Soon T D Daughter A A A A A D Soon T D Daughter Dependent Status (please print) A A A A A D Soon Daughter Do your dependent seside in your home? Do you have a disabled dependent beyond age 26? Do you dependent seside in your home? Do you have a disabled dependent beyond age 26? Do you have a disabled dependent beyond age 26? | | А | Α | Α | | | | | | | | | | | | | |
| Coverage T=Terminate Coverage A A A B Son Daughter A T T T Daughter A T T T Daughter Dependent Status (please print) T T T T Daughter Doughter T Daughter Doughter Dough | • | | | | | | | | | | | | | | | | |
| T=Terminate Coverage A A A B Son Daughter A B A B Son Daughter B Son Daughter A B B Son Daughter B Son | | | | | | | | | | | | | | | | | |
| Coverage T T T Daughter A A T Dependent Status (please print) T T Daughter Doughter Doughte | | | | | | | | | | | | | | | | | |
| T T Daughter A A T Dependent Status (please print) T T Daughter Do your dependent Status (please print) T T Daughter Do your dependent Service in your home? Do you have a disabled dependent beyond age 26? No Pyes, list name/s | | | | | | | | | | | | | | | | | |
| T T Do Daughter Do your dependents reside in your home? Pependent Status (please print) T Do your dependents reside in your home? Pependent Status (please print) Do your dependent beyond age 26? No Pyes, list name/s | | | | | | | | | | | | | | | | | |
| 4 □Yes □No, if no, give address □No □Yes, list name/s Dependent Status (please print) □No □Yes, list name/s | | | | | | | | | | | | | | | | | |
| Dependent Status (please print) | 4 | Do | your Yes | dep | endents resion, if no, give a | de in your home address | e? | | | | Do you have □No □Yes, | a disabled (list name/s | dependent | beyond age | 26? | | |
| | Dependent Status | | | | | | | | | | | | | | | | |
| This of a signal control of the signal contr | | | | | | | | | | | Date Signed | | Employer's Sid | nature | | | |
| | ppresent a signature | | | | | | | | | | Sac Signed | | Employer s sig | g | | | |

Ways to \$ave Money on Your Health Care Expenses

For those who pay 10% 15% or 20% and are currently enrolled in the PPO20 you may want to consider choosing the PPO25. This plan offers less money out of your paycheck. Pay for what you need at time of service.

The PPO25 plan provides same benefits as the PPO20 except that there are copays for some services and the provider office visit copayments are \$25/\$40. The PPO25 plan gives you access to the same local and national network of providers and provides lower co-pays on prescription coverage.

| Benefit POS20—Anthem | | PPO20—Anthem | PPO25—Anthem | | |
|---|--|---|---|--|--|
| Deductible | In Network: N/A OutNetwork: \$2,000/\$5,000 | In Network: N/A OutNetwork: \$500/\$1,250 | In Network: N/A OutNetwork: \$500/\$1,250 | | |
| Out of Pocket Maximum | InNetwork: \$3,880/\$9,700 OutNetwork: \$8,000/\$20,000 | InNetwork: \$3,880/\$9,700 OutNetwork: \$1,000/\$2,500 | InNetwork: \$3,880/\$9,700 OutNetwork: \$1,000/\$2,500 | | |
| Colnsurance | InNetwork: N/A OutNetwork: 40% | InNetwork: N/A OutNetwork: 20% | InNetwork: N/A OutNetwork: 20% | | |
| | In Network Copays Out of | Network: Deductible & Coinsu | urance Apply | | |
| Office Visit \$20 Copay \$20 Copay | | \$20 Copay | \$25 Copay Primary Care \$40 Copay Specialist Care | | |
| OutPatient Surgery | \$0 Copay | \$0 Copay | \$100 Copay | | |
| MRI/CAT/PET Scans | AT/PET \$0 Copay \$0 Copay | | \$75 Copay | | |
| Urgent Care | \$20 Copay | \$20 Copay | \$25 Copay | | |
| Emergency \$100 copayment \$100 copayment (waived if admitted w/in 24-hrs) (waived if admitted w/in 24-hrs) | | \$100 copayment (waived if admitted w/in 24-hrs) | \$200 copayment (waived if admitted w/in 24-hrs) | | |
| Hospital Admission | \$0 Copay | \$0 Copay \$200 Copay | | | |
| Prescriptions (30-day Supply) | - 1 \\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ | | \$10 / \$25 /\$40 | | |

As a reminder - the next time you or a covered family member needs immediate care, consider using the services of one of the many local Urgent Care facilities. You will only have to pay the regular office visit co-pay instead of the emergency room co-pay. A list of Urgent Care providers follows. Plan ahead, become familiar with the location of the one most convenient for you and your family.

For your medications, ask your physician to prescribe a generic instead of a brand name medication, or one on our formulary (list of included drugs) instead of a non-formulary choice. Your co-pay will be less in either of these situations.

- Using mail order methods for medications will save you one co-pay every three months. Many retail stores also have lists of certain medications they offer for even less than our co-pay. Always use your coverage card too, as that can make your payment even lower than their 3-mont h supply price. The co-pay is a maximum you can be charged so if the price is lower, you will only have to pay that amount.
 - **You can also use Walgreens** for your maintenance medication and receive a 3-month supply for 2-copayments. Walgreens is the only retail store that provides this service at this time.
- ▶ For brand name maintenance medications (ones that you take every month without changing anything) that do not have a generic option, consider using our mail order program, CANARx. Information and enrollment forms for employees covered by our prescription plan and your dependents can be found in this book and if your medication is on their available medications, you can receive a 3-month supply for NO co-pay.

Anthem BCBS Website & TeleMedicine

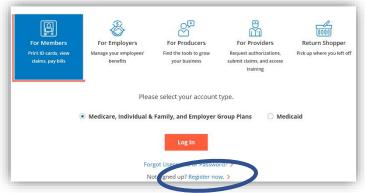
Current <u>empireblue.com</u> website users, Login as usual and you will be redirected to the <u>anthembluecross.com</u> site for Login





New to Medical Coverage in 2024? On or after January 1, 2024, using your member ID card, from the <u>anthembluecross.com</u> site

Select and with the "For Members" highlighted,



then click "Register now" and follow the prompts to complete your registration.

Get the App—Sydney Health

Save time with Live Chat. Find the information you need about your health care benefits by chatting with an Empire Rep in real time.

Telemedicine ServicesOnline or Phone App



See a doctor, 24/7/ 365

Sign-up now, so you're ready when you need it.



Anthem BCBS Summary of Benefits— POS20 Plan



County of Ulster-POS 20 / 2024

| Benefit | In-Network ² | Out-of-Network ³ |
|---|---|---|
| Deductible | N/A | \$2,000/\$5,000 |
| Coinsurance | N/A | 40% |
| Out-of-Pocket Maximum | \$3,880 / \$9,700 (All In-Network Medical Cost Shares) | \$20,000/\$50,000 Coinsurance Stop Loss (\$8,000/\$20,000 out-of-pocket) coinsurance max |
| Lifetime Maximum | Unlimited | Unlimited |
| Dependent Children (covered through the end of the month) | Dependents to Age 26 | Dependents to Age 26 |
| Covered Preventive Care ¹ | Member Pays | Member Pays |
| Covered Adult Preventive Care | \$0 | Deductible and coinsurance |
| Annual Physical Exam | \$0 | Deductible and coinsurance |
| Well-Child Care (Up to age 19; including covered immunizations) | \$0 | Deductible and coinsurance |
| Preventive Well-Woman Care | \$0 | Deductible and coinsurance |
| Home/Office/Outpatient Care | Member Pays | Member Pays |
| Home/Office/Outpatient Visits Copayment Urgent | \$20 copayment | Deductible and coinsurance |
| Care Center | \$20 copayment | \$20 copayment |
| Online Visits | \$20 copayment | Deductible and coinsurance |
| Emergency Room/Facility (initial visit per occurrence) | \$100 copayment (Waived if admitted within 24 hours) | \$100 copayment (Waived if admitted within 24 hou |
| Ambulatory/Outpatient Surgery ^{4,5} Presurgical Testing, Anesthesia | \$0 | Deductible and coinsurance |
| Chemotherapy, Radiation Therapy Routine | \$0 | Deductible and coinsurance |
| Maternity Care | \$0 | Deductible and coinsurance |
| Laboratory Tests, X-rays, MRI ⁴ /MRA ⁴ , CAT Scan ⁶ , PET ⁶ and Nuclear | \$0 | Deductible and coinsurance |
| Cardiology ⁶ Allorgy Corp. Bouting Testing and Treatment (Allorgy | \$0 | Deductible and coinsurance |
| Allergy Care: Routine Testing and Treatment (Allergy Injections/Immunotherapy) | | |
| Acupuncture (Up to 30 visits per calendar year) Chiropractic Care (Up to 30 visits per calendar year) ⁷ Home Healthcare | \$20 copayment (Waived for treatment) | Deductible and coinsurance |
| (Up to 200 visits per calendar year) Home Infusion Therapy | \$20 copayment | Deductible and coinsurance |
| Hospice Care (Unlimited Days) | \$20 copayment | Deductible and coinsurance |
| Physical Therapy ⁴ (Up to 90 visits per calendar year combined in home, office or | \$0 | Coinsurance (no deductible) |
| outpatient facility) | \$0 | Deductible and coinsurance |
| | \$0 | Deductible and coinsurance |
| | \$20 copayment | Deductible and coinsurance |
| | | |
| Speech/Language ⁴ , Occupational ⁴ , Vision Therapies (Up to 60 visits per calendar year combined in home, office or outpatient facility) | \$20 copayment | Deductible and coinsurance |
| Outpatient Cardiac Rehabilitation | \$20 copayment | Deductible and coinsurance |
| Second Surgical Opinion | \$20 copayment | Deductible and coinsurance |
| Kidney Dialysis | \$0 | Deductible and coinsurance |

Anthem BCBS Summary of Benefits—POS20 Plan



| Benefit | In-Network ² | Out-of-Network ³ |
|--|--|-----------------------------|
| Inpatient Care ⁴ | | |
| Inpatient Hospital (As many days as is medically necessary; semiprivate room and board) | \$0 | Deductible and coinsurance |
| Surgery, Surgical Assistant, Anesthesia | \$0 | Deductible and coinsurance |
| Physical Therapy, Physical Medicine, or Rehabilitation (Up to 90 inpatient days per calendar year) | \$0 | Deductible and coinsurance |
| Skilled Nursing Facility (Up to 60 days per calendar year) | \$0 | Deductible and coinsurance |
| Mental Health | | |
| Outpatient Visits in Office | \$20 copayment | Deductible and coinsurance |
| Outpatient Visits in Facility | \$0 | Deductible and coinsurance |
| Inpatient Care ⁸ As many days as is medically necessary; semiprivate room and board) | \$0 | Deductible and coinsurance |
| Alcohol/Substance Abuse | | |
| Outpatient Visits in Office | \$20 copayment | Deductible and coinsurance |
| Outpatient Visits in Facility | \$0 | Deductible and coinsurance |
| Inpatient Detoxification ⁸ (As many days as is medically Necessary; semiprivate room and board) | \$0 | Deductible and coinsurance |
| Inpatient Rehabilitation ⁸ | \$0 | Deductible and coinsurance |
| Other | | <u> </u> |
| Medical Supplies | \$0 when obtained through Empire's medical supplies vendor | Deductible and coinsurance |
| Durable Medical Equipment ⁴ | \$0 | Deductible and coinsurance |
| Prosthetics & Orthotics ⁴ | \$0 | Deductible and coinsurance |
| Ambulance (air ambulance) | \$0 | In-network benefits apply |

- 1. Preventive Care benefits not subject to copayment, deductible and coinsurance; when provided In-Network include; mammography screenings, cervical cancer screenings, colorectal cancer screenings, prostate cancer screenings, hypercholesterolemia screenings, diabetes screenings for pregnant women, bone density testing, annual physical examinations and annual obstetric and gynecological examinations. May also include other services as required under State and Federal Law. May be subject to age and frequency limits.
- 2. In-network provider delivers care. In-network providers are in Empire's POS network, and in our affiliate POS network in Connecticut, Anthem Blue Cross and Blue Shield.
- 3. Out-of-network providers are providers who are not in Empire's POS network or our affiliate network in Connecticut, Anthem Blue Cross and Blue Shield. Out-of-network services rendered by providers who do not participate with Empire or with another Blue Cross Blue Shield plan through the BlueCard Program are subject to balance billing over the allowed amount. (This does not apply to emergency benefits.)
- 4. Empire's or Anthem's, CT network provider must precertify INN services or services may be denied; Empire or Anthem, CT network providers cannot bill members beyond INN copayment (if applicable) for covered services. You are responsible for obtaining precertification for out-of-network services. Your provider may call for you, but you will be responsible for penalties applied to out-of-network claims if precertification is not obtained.
- 5. For ambulatory surgery, please call the toll-free number on your member ID card to determine exactly which outpatient services require pre-certification.
- 6. Empire's or Anthem's, CT network provider must precertify INN services or services may be denied; Empire or Anthem, CT network providers cannot bill members for covered services. Precertification is not necessary for out-of-network services.
- 7. Empire's network provider must obtain authorization for clinical/medical necessity for in-network services after 5th visit.
- 8. Precertification must be obtained from the Behavioral Healthcare Manager, or penalties apply.
- 9. IMPORTANT NOTE: This is a benefits summary only and is subject to the terms, conditions, limitations and exclusions set forth in the contract. Failure to comply with Empire's Medical Management or Behavioral Healthcare Management Program requirements could result in benefit reductions. This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

Included are preventive care services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits.

Anthem BCBS Summary of Benefits—PPO20 Plan



County of Ulster-PPO 20 / 2024

| Benefit | In-Network ¹ | Out-of-Network ^{2,3} |
|--|---|---|
| Deductible | N/A | \$500/\$1,250 |
| Coinsurance | N/A | 20% |
| Out-of-Pocket Maximum | \$3,880 / \$9,700 (All In-Network Cost Shares) | \$5,000/\$12,500 Coinsurance Stop Loss / |
| | | \$1,500 / \$3,750 Out-of-Pocket Max |
| Lifetime Maximum | Unlimited | Unlimited |
| Dependent Children (covered to the end of the month of the dependent's birthday) | Dependents to age 26 | Dependents to age 26 |
| Covered Preventive Care ⁴ | Member Pays In-Network | Member Pays Out-of-Network |
| Covered Adult Preventive Care | \$0 | Deductible and Coinsurance |
| Annual Physical Exam | \$0 | Covered in-network only |
| Well-Child Care | \$0 | Deductible and Coinsurance |
| (Up to age 19; including necessary covered immunizations) | | |
| Preventive Well-Woman Care | \$0 | Deductible and Coinsurance |
| Home/Office/Outpatient Care | Member Pays In-Network | Member Pays Out-of-Network |
| Home/Office Visits | \$20 copayment | Deductible and Coinsurance |
| Online Visits | \$20 copayment | Deductible and Coinsurance |
| Urgent Care Center | \$20 copayment | \$20 copayment |
| Emergency Room/Facility (initial visit per occurrence) | \$100 copayment (Waived if admitted within 24 hours) | \$100 copayment (Waived if admitted within 24 hours) |
| Ambulatory Surgery ⁵ / Outpatient Surgery | \$0 | Deductible and Coinsurance |
| Presurgical Testing, Anesthesia | \$0 | Deductible and Coinsurance |
| Chemotherapy, Radiation Therapy | \$0 | Deductible and Coinsurance |
| Routine Maternity Care | \$0 | Deductible and Coinsurance |
| Laboratory Tests, X-rays | \$0 | Deductible and Coinsurance |
| MRI ⁷ /MRA ⁷ , CAT Scan ⁷ , PET ⁷ & Nuclear Cardiology ⁷ | \$0 | Deductible and Coinsurance |
| Allergy Routine Testing and Treatment | | Deductible and Coinsurance Deductible and |
| Office Visit Routine Testing Allergy Injections/Immunotherapy | \$20 copayment \$0 \$0 | Coinsurance |
| Acupuncture (Up to 30 visits per calendar year) | \$20 copayment | Deductible and coinsurance |
| Chiropractic Care (Up to 30 visits per calendar year) 10 | \$20 copayment | Deductible and Coinsurance |
| Home Healthcare (Up to 200 visits per calendar year) | \$0 | Coinsurance (no deductible) |
| Home Infusion Therapy | \$0 | Deductible and Coinsurance |
| Hospice Care (Unlimited Days | \$0 | Deductible and Coinsurance |
| Physical Therapy ⁵ (Up to 90 visits per calendar year combined in home, office or outpatient facility) | \$20 copayment | Deductible and Coinsurance |
| Other Short-Term Rehabilitative Therapies _ | \$20 copayment | Deductible and Coinsurance |
| Speech/Language ⁵ , Occupational ⁵ (Up to 60 visits per calendar year combined in home, office or outpatient facility) | | |
| Vision Therapy | \$20 copayment | Deductible and Coinsurance |

Anthem BCBS Summary of Benefits—PPO20 Plan



| Benefit | In-Network ¹ | Out-of-Network ^{2,3} |
|---|--|-------------------------------|
| Cardiac Rehabilitation (Unlimited visits / calendar year) | \$20 copayment | Deductible and Coinsurance |
| Second Surgical Opinion | \$20 copayment (no copayment applies if arranged through the Medical Management Program) | Deductible and Coinsurance |
| Kidney Dialysis | \$0 | Deductible and Coinsurance |
| Inpatient Care ⁹ | Member Pays In-Network | Member Pays Out-of-Network |
| Inpatient Hospital (As many days as is medically necessary; semiprivate room and board) | \$0 | Deductible and Coinsurance |
| Surgery, Covered Surgical Assistant, Anesthesia | \$0 | Deductible and Coinsurance |
| Physical Therapy, Physical Medicine, or Rehabilitation (Up to 90 inpatient days per calendar year) | \$0 | Deductible and Coinsurance |
| Skilled Nursing Facility (Up to 60 days per calendar year) | \$0 | Deductible and Coinsurance |
| Mental Health ⁸ | Member Pays In-Network | • |
| Outpatient Visits in Office | \$20 copayment | Deductible and Coinsurance |
| Outpatient Visits in Facility | \$0 | Deductible and Coinsurance |
| Inpatient Care ⁹ (As many days as medically necessary; semiprivate room and board) | \$0 | Deductible and Coinsurance |
| Alcohol/Substance Abuse ⁸ | Member Pays In-Network | Member Pays Out-of-Network |
| Outpatient Visits in Office | \$20 copayment | Deductible and Coinsurance |
| Outpatient Visits in Facility | \$0 | Deductible and Coinsurance |
| Inpatient Detoxification ⁹ (As many days as medically necessary; semiprivate room and board) | \$0 | Deductible and Coinsurance |
| Inpatient Rehabilitation ⁹ | \$0 | Deductible and Coinsurance |
| Other | Member Pays In-Network | Member Pays Out-of-Network |
| Medical Supplies | \$0 when obtained through Empire's medical supplies vendor | In-network benefits apply |
| Durable Medical Equipment ⁶ | \$0 | Deductible and Coinsurance |
| Prosthetics & Orthotics ⁶ | \$0 | Deductible and Coinsurance |
| Ambulance (Land/Air ambulance) | \$0 | In-network benefits apply |

- (1) Network provider delivers care. Empire's network provider must precertify in-network services; Empire network providers cannot bill members beyond the copayment for covered services.
- (2) Out-of-network services (except Mental Health and Alcohol/Substance Abuse) are those from a provider that does not participate in Empire's PPO network, or with another Blue Cross and Blue Shield Plan through the BlueCard[®] PPO Program. (This does not apply to emergency benefits.) See (8) for Mental Health and Alcohol/Substance Abuse Services.
- (3) Out-of-network (O-O-N) providers those who do not participate in Empire's PPO network, or with another Blue Cross and Blue Shield Plan through the BlueCard[®] PPO Program. Out-of-network providers who do not participate with Empire or with another Blue Cross and Blue Shield Plan, may balance bill over Empire's allowed amount. Precertification is not required for out-of-network services, nor for out-of-area in-network BlueCard[®] PPO provider services.
- (4) Preventive Care benefits not subject to copayment, deductible and coinsurance; when provided In-Network include; mammography screenings, cervical cancer screenings, colorectal cancer screenings, prostate cancer screenings, hypercholesterolemia screenings, diabetes screenings for pregnant women, bone density testing, annual physical examinations and annual obstetric and gynecological examinations. May also include other services as required under State and Federal Law. May be subject to age and frequency limits.
- (5) You are responsible for obtaining precertification from Empire's Medical Management Program for these services. Your provider may call for you, but you will be responsible for penalties applied if precertification is not obtained. For ambulatory surgery, precertification is required for reconstructive surgery, outpatient transplants and ophthalmological or eye-related procedures. Precertification is also required for cosmetic surgery, an excluded benefit except when medically necessary.
- (6) For services received from an Empire PPO provider, the provider must precertify in-network services; Empire PPO providers cannot bill members beyond the copayment, deductible, or coinsurance for covered services. Outside Empire's network area, you or your provider must obtain precertification from Empire's Medical Management Program for services from in-network BlueCard[®] PPO providers.
- (7) You are responsible for obtaining precertification from AIM for MRI, MRA, PET, CAT, Nuclear Cardiology, and Echocardiography services rendered by an Empire PPO provider. Your provider may call for you, but you will be responsible for penalties applied if precertification is not obtained. Precertification is not required for these services when rendered from an in-network BlueCard[®] provider outside of Empire's network area or out-of-network providers.
- (8) You are responsible for obtaining precertification from the Behavioral Healthcare Manager for these services. Your provider may call for you, but you will be responsible for penalties applied if precertification is not obtained.
- (9) Network providers must obtain precertification from Empire's Medical Management Program for Inpatient Facility Services received from an out-of-area BlueCard PPO Provider.
- (10) Empire's network provider must obtain authorization for clinical/medical necessity for in-network services after 5th visit.

IMPORTANT NOTE: This is a benefits summary only and is subject to the terms, conditions, limitations and exclusions set forth in your Certificate of Coverage, Schedule of Benefits, and any additional Riders or Contracts your group has purchased. Be sure to consult your benefit Contract or Certificate for full details about your coverage. To the extent that there is a conflict between this Summary and your benefit Contract or Certificate, the terms of the Contract or Certificate will control. Failure to comply with Empire's Medical Management or Behavioral Healthcare Management Program requirements could result in benefit reductions.

This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

Included are preventive care services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits.

Anthem BCBS Summary of Benefits—PPO25 Plan



County of Ulster-PPO 25 / 2024

| Benefit | In-Network ¹ | Out-of-Network ^{2,3} |
|--|--|---|
| Deductible | N/A | \$500/\$1,250 |
| Coinsurance | N/A | 20% |
| Out-of-Pocket Maximum | \$3,880 / \$9,700 (All In-Network Cost Shares) | \$5,000/\$12,500 Coinsurance Stop Loss / |
| | | (\$1,000/\$2,500 out-of-pocket) |
| Lifetime Maximum | Unlimited | Unlimited |
| Dependent Children (covered to the end of the month of | Dependents to age 26 | Dependents to age 26 |
| the dependent's birthday) | | |
| Covered Preventive Care ⁴ | Member Pays In-Network | Member Pays Out-of-Network |
| Covered Adult Preventive Care | \$0 | Deductible and Coinsurance |
| Annual Physical Exam | \$0 | Covered in-network only |
| Well-Child Care (Up to age 19; including necessary covered | \$0 | Deductible and Coinsurance |
| immunizations) | | |
| Preventive Well-Woman Care | \$0 | Deductible and Coinsurance |
| Home/Office/Outpatient Care | Member Pays In-Network | Member Pays Out-of-Network |
| Home/Office Visits (PCP/Specialist) | \$25 / \$40 copayment | Deductible and Coinsurance |
| Online Visits | \$25 copayment | Deductible and Coinsurance |
| Urgent Care Center | \$25 copayment | \$25 copayment |
| Emergency Room/Facility | \$200 copayment | \$200 copayment |
| (initial visit per occurrence) | (Waived if admitted within 24 hours) | (Waived if admitted within 24 hours) |
| Ambulatory Surgery ⁵ / Outpatient Surgery | \$100 copayment | Deductible and Coinsurance |
| Presurgical Testing, Anesthesia | \$0 | Deductible and Coinsurance |
| Chemotherapy, Radiation Therapy | \$0 | Deductible and Coinsurance |
| Routine Maternity Care | \$0 | Deductible and Coinsurance |
| Laboratory Tests, | \$0 | Deductible and Coinsurance |
| X-rays | \$25 copayment | Deductible and Coinsurance |
| MRI ⁷ /MRA ⁷ , CAT Scan ⁷ , PET ⁷ & Nuclear Cardiology ⁷ | \$75 copayment | Deductible and Coinsurance |
| Allergy Routine Testing and Treatment | | Deductible and Coinsurance Deductible and |
| Office Visit | \$25 copayment | Coinsurance |
| Routine Testing | \$0 | |
| Allergy Injections/Immunotherapy | \$0 | |
| Acupuncture (Up to 30 visits per calendar year) | \$25 copayment | Deductible and Coinsurance |
| Chiropractic Care (Up to 30 visits per calendar year) 10 | \$25 copayment | Deductible and Coinsurance |
| Home Healthcare (Up to 200 visits per calendar year) | \$0 | Coinsurance (no deductible) |
| Home Infusion Therapy | \$0 | Deductible and Coinsurance |
| Hospice Care (unlimited days) | \$0 | Deductible and Coinsurance |
| Physical Therapy ⁵ (Up to 90 visits per calendar year combined in home, office or outpatient facility) | \$25 copayment | Deductible and Coinsurance |
| Other Short-Term Rehabilitative Therapies — Speech/Language ⁵ , Occupational ⁵ (Up to 60 visits per calendar year combined in home, office or outpatient facility) | \$25 copayment | Deductible and Coinsurance |
| Vision Therapy | \$25 copayment | Deductible and Coinsurance |

Anthem BCBS Summary of Benefits—PPO25 Plan



| Benefit | In-Network ¹ | Out-of-Network ^{2,3} |
|--|---|-------------------------------|
| Cardiac Rehabilitation (Unlimited visits per calendar year) | \$25 copayment | Deductible and Coinsurance |
| Second Surgical Opinion | \$25 / \$50 copayment (no copayment applies if arranged through the Medical Management Program) | Deductible and Coinsurance |
| Kidney Dialysis | \$0 | Deductible and Coinsurance |
| Inpatient Care ⁹ | Member Pays In-Network | Member Pays Out-of-Network |
| Inpatient Hospital (As many days as is medically necessary; semiprivate room and board) | \$200 copayment | Deductible and Coinsurance |
| Surgery, Covered Surgical Assistant, Anesthesia | \$0 | Deductible and Coinsurance |
| Physical Therapy, Physical Medicine, or Rehabilitation (Up to 90 inpatient days per calendar year) | \$0 | Deductible and Coinsurance |
| Skilled Nursing Facility (Up to 60 days per calendar year) | \$0 | Deductible and Coinsurance |
| Mental Health ⁸ | Member Pays In-Network | |
| Outpatient Visits in Office | \$25 copayment | Deductible and Coinsurance |
| Outpatient Visits in Facility | \$25 copayment | Deductible and Coinsurance |
| Inpatient Care ⁹ (As many days as medically necessary; semiprivate room and board) | \$200 copayment | Deductible and Coinsurance |
| Alcohol/Substance Abuse ⁸ | Member Pays In-Network | Member Pays Out-of-Network |
| Outpatient Visits in Office | \$25 copayment | Deductible and Coinsurance |
| Outpatient Visits in Facility | \$25 copayment | Deductible and Coinsurance |
| Inpatient Detoxification ⁹ (As many days as medically necessary; semiprivate room and board) | \$200 copayment | Deductible and Coinsurance |
| Inpatient Rehabilitation ⁹ | \$200 copayment | Deductible and Coinsurance |
| Other | Member Pays In-Network | Member Pays Out-of-Network |
| Medical Supplies | \$0 when obtained through Empire's medical supplies vendor | In-network benefits apply |
| Durable Medical Equipment ⁶ | \$0 | Deductible and Coinsurance |
| Prosthetics & Orthotics ⁶ | \$0 | Deductible and Coinsurance |
| Ambulance (Land/Air ambulance) | \$50 copayment | Deductible and Coinsurance |

- (1) Network provider delivers care. Empire's network provider must precertify in-network services; Empire network providers cannot bill members beyond the copayment for covered services.
- (2) Out-of-network services (except Mental Health and Alcohol/Substance Abuse) are those from a provider that does not participate in Empire's PPO network, or with another Blue Cross and Blue Shield Plan through the BlueCard® PPO Program. (This does not apply to emergency benefits.) See (8) for Mental Health and Alcohol/Substance Abuse Services.
- (3) Out-of-network (O-O-N) providers those who do not participate in Empire's PPO network, or with another Blue Cross and Blue Shield Plan through the BlueCard[®] PPO Program. Out-of-network providers who do not participate with Empire or with another Blue Cross and Blue Shield Plan, may balance bill over Empire's allowed amount. Precertification is not required for out-of-network services, nor for out-of-area in-network BlueCard[®] PPO provider services.
- (4) Preventive Care benefits not subject to copayment, deductible and coinsurance; when provided In-Network include; mammography screenings, cervical cancer screenings, colorectal cancer screenings, prostate cancer screenings, hypercholesterolemia screenings, diabetes screenings for pregnant women, bone density testing, annual physical examinations and annual obstetric and gynecological examinations. May also include other services as required under State and Federal Law. May be subject to age and frequency limits.
- (5) You are responsible for obtaining precertification from Empire's Medical Management Program for these services. Your provider may call for you, but you will be responsible for penalties applied if precertification is not obtained. For ambulatory surgery, precertification is required for reconstructive surgery, outpatient transplants and ophthalmological or eye-related procedures. Precertification is also required for cosmetic surgery, an excluded benefit except when medically necessary.
- (6) For services received from an Empire PPO provider, the provider must precertify in-network services; Empire PPO providers cannot bill members beyond the copayment, deductible, or coinsurance for covered services. Outside Empire's network area, you or your provider must obtain precertification from Empire's Medical Management Program for services from in-network BlueCard[®] PPO providers.
- (7) You are responsible for obtaining precertification from AIM for MRI, MRA, PET, CAT, Nuclear Cardiology, and Echocardiography services rendered by an Empire PPO provider. Your provider may call for you, but you will be responsible for penalties applied if precertification is not obtained. Precertification is not required for these services when rendered from an in-network BlueCard® provider outside of Empire's network area or out-of-network providers.
- (8) You are responsible for obtaining precertification from the Behavioral Healthcare Manager for these services. Your provider may call for you, but you will be responsible for penalties applied if precertification is not obtained.
- (9) Network providers must obtain precertification from Empire's Medical Management Program for Inpatient Facility Services received from an out-of-area BlueCard PPO Provider.
- (10) Empire's network provider must obtain authorization for clinical/medical necessity for in-network services after the 5th visit.

IMPORTANT NOTE: This is a benefits summary only and is subject to the terms, conditions, limitations and exclusions set forth in your Certificate of Coverage, Schedule of Benefits, and any additional Riders or Contracts your group has purchased. Be sure to consult your benefit Contract or Certificate for full details about your coverage. To the extent that there is a conflict between this Summary and your benefit Contract or Certificate, the terms of the Contract or Certificate will control. Failure to comply with Empire's Medical Management or Behavioral Healthcare Management Program requirements could result in benefit reductions.

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Included are preventive care services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits.

Your Pharmacy Benefit Plan through Magellan Rx Management

Dedicated Partner

As your prescription benefits manager, Magellan Rx Management is dedicated to giving you the best information and resources to help you make better healthcare decisions to lead a healthy, vibrant life. Our wide range of prescription benefit programs emphasize quality and cost-effective solutions that lead to better drug therapy choices.

Using your ID card at retail pharmacies

Present your card at any of our 68,000+ retail pharmacies every time you fill your prescription. Access a participating pharmacy list at **magellanrx.com**.

If you need to fill a prescription prior to receiving your ID cards, provide this information to the pharmacy in addition to your ID number or social security number: RXBIN: 017449; RXPCN: 6792000; RXGRP: PRXULS.

Filling first home delivery prescription with Magellan Rx Pharmacy

If you already have a 90-day prescription:



Mail your 90-day prescription and home delivery order form with payment information to Magellan Rx Pharmacy, P.O. Box 620968, Orlando, FL 32862.

Home delivery order forms are available at magellanrx.com/member/forms

If you need a new prescription:



First, ask your doctor to write two prescriptions:

- 30-day supply to fill right away at your local pharmacy
- 2. 90-day supply with refills to start your home delivery service



Next, ask your doctor to **e-prescribe** to Magellan Rx Pharmacy, LLC (Mail-ORL) or **fax** your prescription to 888-282-1349.

Online tools at magellanrx.com

Visit our website for a fast, easy and secure way to manage your pharmacy benefits. At magellanrx.com you can:

- View prescription history
- · Find a pharmacy
- · Watch medication videos
- · Review your formulary/drug list
- · Price a drug
- · Download forms and ID cards

Formulary lookup tool

To find drugs that are covered by your plan, we offer an easy-to-use formulary drug lookup tool. The drugs in our formulary have been approved by the Food and Drug Administration (FDA) as safe and effective. They were selected by our team of expert health care professionals.

Visit magellanrx.com/member/documents to view formulary documents.

You are using the **Precision** formulary.

See the <u>Magellan Formulary List and Exclusions</u>, <u>Prior Authorization Drug List and Step Therapy List posted in the AleraEdge Resource Library OR</u> if viewing online, click the links below.

Formulary-MagellanRx-2024

Step Therapy Drug List-MagellanRx-2024

Prior Authorization Drug List-MagellanRx-2024

Magellan Rx

| Your Prescription Benefits | | | |
|-----------------------------|--------------------------|------------------------|--|
| Copayments | | | |
| Empire POS 20 Plan | Retail- 30-day supply | Mail- 90-day supply | |
| Tier 1: Generic | \$5 | \$10 | |
| Tier 2: Preferred Brand | \$20 | \$40 | |
| Tier 3: Non-Preferred Brand | \$40 | \$80 | |
| Empire PPO 20 & 25 Plans | Retail- 30-day supply | Mail- 90-day supply | |
| Tier 1: Generic | \$10 | \$20 | |
| Tier 2: Preferred Brand | \$25 | \$50 | |
| Tier 3: Non-Preferred Brand | \$40 | \$80 | |

Prior Authorization/Step Therapy

Your plan may have prior authorization and/or step therapy requirements for coverage or limits for select drugs.

Prior Authorization: Your plan needs to approve before your doctor can prescribe a specific drug for you.

Step Therapy: You must first try one drug to treat your medical condition. If that one doesn't work, then your plan will cover another drug for that condition.

Questions?

Visit magellanrx.com or call 1.800.424.0472. Support is available to members, pharmacies and prescribers 24 hours a day, 7 days a week.

MRx Select Savings Specialty Drug Program

Your benefit plan now includes the MRx Select Savings program. This program lowers your healthcare costs and costs incurred by your plan by finding alternative funding sources for select high-cost specialty drugs. We have partnered with Payer Matrix to help secure these funds.

Key points of the program:

- Enrollment in the program can greatly reduce your specialty drug out-of-pocket cost—in many cases to no cost at all.
- We will help you enroll in the program to receive these benefits. Your specialty medication will not be covered if you do not enroll in this program.
- Costs paid by alternative funding sources will not count toward your deductible or out-of-pocket maximum amounts.

Because you have been prescribed a qualified specialty drug, you must engage with Payer Matrix before the pharmacy can fill your prescription:

- A Payer Matrix program case coordinator will contact you.
- Your case coordinator will tell you what you need to know about the program and will walk you through the enrollment process and requirements. They will also answer any questions you may have.
- Please be ready to provide personal and financial details, as many of the programs available through alternative funding sources are based on need.

You can contact Payer Matrix at 877.305.6202 or by email at customerservice@payermatrix.com.



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See the <u>Magellan Formulary List and Exclusions</u>, <u>Prior Authorization Drug List and Step Therapy List posted in the AleraEdge Resource Library <u>OR</u> if viewing online, click the links below.</u>

Formulary-MagellanRx-2024

Step Therapy Drug List-MagellanRx-2024

Prior Authorization Drug List-MagellanRx-2024

Urgent Care Facilities (In-Network) Ulster County Area

AMC EMURGENTCARE

2976 Route 9W Saugerties, NY 12477 PH: 845-247-9100

ANDERSON MEDICAL PC

4274 Albany Post Rd Hyde Park, NY 12538 PH: 845-229-2602

CMH RAPID CARE-CATSKILL

10 Grandview Ave Catskill, NY 12414 PH: 518-943-9100

CORNERSTONE FAMILY HEALTH

147 LAKE ST Newburgh, NY 12550 PH: 845-563-8000

CRYSTAL RUN HEALTHCARE

1200 Route 300 Newburgh, NY 12550 PH: 845-703-6999

EXCEL URGENT CARE FISHKILL

1004 Main St Fishkill, NY 12524 PH: 845-765-2240

FIRST CARE MEDICAL PC

222 State Route 299 Highland, NY 12528 PH: 845-691-3627

HQUMCP PC

1100 Route 55-Ste 101 Lagrangeville, NY 12540 PH: 845-485-4455

NUVANCE HEALTH MED PRACTICE

1240 Ulster Ave Kingston, NY 12401 PH:845-443-8740

PM PEDIATRICS OF BAYSIDE

1989 Route 52 Hopewell Junction, NY 12533 PH: 845-897-4500

PULSE-MD URGENT CARE

900 Route 376-Ste H Wappingers Falls, NY 12590 PH: 845-204-9260

URGENT MEDICAL CARE PLLC

10 Grandview Ave Catskill NY 12414 PH: 518-943-9100

WELLNOW URGENT CARE PC

11 Maple Ave Catskill, NY 12414 PH: 518-625-3608

CANARX Prescription Program



\$0 COPAY Prescription Option

CANARX administers the voluntary \$0 copay international mail-order prescription option. For program information (including searchable

medication listing) and to enroll online or to download an enrollment form, visit **canarx.com** and use **WebID: ULSTER**

- **⊘** 450+ FREE Brand Name Medications
- **Easy**, convenient refills
- Refills only, no "new to you" meds
- **⊗** No additional costs

Program Features

- \$0 copay (no cost to members)
- voluntary mail-order program
- enroll anytime
- hundreds of brand-name maintenance medications offered (no generics)
- medications must be tried locally before ordering through this program (no 'new to you' medications)
- prescriptions are dispensed and shipped from licensed and regulated pharmacies located in Canada, the United Kingdom and Australia
- delivered direct to member's home at no charge
- 4 weeks delivery time
- convenient refill service

Enrollment Process

Step One | CHECK FOR MEDICATION

Check to see if your medication is offered. Full listing can be found on the website or call CANARX at **1-866-893-6337**.

Step Two | ENROLL

Enroll online or complete an enrollment form (separate form required for each member ordering). Submit the printed enrollment form and copy of photo ID via secure upload at **canarxdocs.com**, or send by mail or fax.

Step Three | SUBMIT PRESCRIPTION

Request a prescription for a 3-month supply, with 3 refills. Mail **original** prescription to CANARX <u>or</u> have your physician's office fax it **directly** to CANARX at **1-866-715-6337** (prescriptions are ONLY accepted by fax when sent from the physician's office).

For assistance or more information call CANARX (toll free) at 1-866-893-6337

Mailing Address:

CANARX PO Box 3009 Windsor, ON N8N 2M3 Canada



canarx.com
WebID: ULSTER

For More Information: Call 1-866-893-6337 / CANARX

ACIPHEX 20MG ACTONEL (G) 35MG ACTONEL (G) 150MG ACTOPLUS (G) 15MG-850MG ACULAR (G) 0.5% ACULAR LS (G) 0.4% ACZONE 5% ADCIRCA (G) 20MG ADVAIR DISKUS 100MCG ADVAIR DISKUS 250MCG ADVAIR DISKUS 500MCG ADVAIR HFA 45/21MCG ADVAIR HFA 115/21MCG ADVAIR HFA 230/21MCG AFINITOR 2.5MG AFINITOR 5MG AFINITOR 10MG AKLIEF 50MCG/G ALOCRIL 2% ALOMIDE 0.1% ALPHAGAN-P 0.15% ALREX 0.2% ALTACE (G) 10MG ALVESCO 80MCG ALVESCO 160MCG AMPYRA (G) 10MG ANAPROX DS 550MG ANORO FILIPTA APTIOM 200MG APTIOM 400MG APTIOM 600MG APTIOM 800MG ARAVA 10MG ARAVA 20MG ARAZLO 0.045% ARNUITY ELLIPTA 100MCG ARNUITY ELLIPTA 200MCG AROMASIN (G) 25MG ARTHROTEC 50MG ARTHROTEC 75MG ASMANEX TWISTHALER 110MCG ASMANEX TWISTHALER 220MCG ASTAGRAF XL 1MG ASTAGRAF XL 5MG ATACAND 4MG ATACAND 8MG **ΔΤΔCΔND 16MG** ATACAND 32MG ΔΤΔCΔΝD ΗCΤ 32MG/25MG ATACAND HCT 16MG/12.5MG ΔΤΔCΔND HC1 32MG/12.5MG ATELVIA DR 35MG ATROVENT HFA 20UG AUBAGIO (G) 14MG AVODART (G) 0.5MG AZILECT (G) 0.5MG AZILECT (G) 1MG AZOPT 1% AZOR 20/5MG AZOR 40/5MG AZOR 40/10MG BANZEL 200MG BANZEL 400MG **BECONASE AQ** 42MCG BENICAR (G) 20MG BENICAR (G) 40MG BENICAR HCT (G) 20MG/12.5MG BENICAR HCT (G) 40MG/12.5MG BENICAR HCT (G) 40MG/25MG BETIMOL 0.25% BETIMOL 0.5% BETOPTIC S 0.25% BEVESPI AEROSPHERE 9MCG-4.8MCG BEYAZ BIJUVA 1MG-100MG BIKTARVY 50MG-200MG-25MG BINOSTO 70MG **BREO ELLIPTA**

BREO ELLIPTA 200/25MCG BREZTRI AEROSPHERE 160MCG-7.2MCG-5MCG BRILINTA 60MG BRILINTA 90MG BYSTOLIC (G) 2.5M BYSTOLIC (G) 5MG BYSTOLIC (G) 10MG BYSTOLIC (G) 20MG CADUET 5/10MG CADUET 5/20MG CADUET 5/40MG CADUET 5/80MG CADUET 10/10MG CADUET 10/20MG CADUET 10/40MG CADUET 10/80MG CAMBIA 50MG CARDIZEM CD (G) 240MG CARDIZEM CD (G) 360MG CARDURA XL 4MG CARDURA XL 8MG CELEBREX 100MG CELEBREX 200MG CEQUA (G) 0.09% CLARINEX 5MG CLIMARA PATCH 25MCG CLIMARA PATCH 50MCG CLIMARA PATCH 75MCG COMBIGAN 0.2-0.5% COMBIVENT RESPIMAT 20MCG/100MCG CORGARD 80MG COSOPT PF 2%/0.5% CRESTOR (G) 5MG CRESTOR (G) 10MG CRESTOR (G) 20MG CRESTOR (G) 40MG CRINONE GEL 8% CYMBALTA (G) 20MG CYMBALTA (G) 30MG CYMBALTA (G) 60MG CYTOTEC (G) 200MCG DALIRESP 250MCG DALIRESP 500MCG DEPAKOTE (G) 250MG DEPAKOTE (G) 500MG DETROL (G) 1MG DETROL (G) 2MG DETROL LA (G) 2MG DETROL LA (G) 4MG DEXILANT DR 30MG DEXILANT DR 60MG **DIFFERIN CREAM 0.1%** DIFFERIN GEL (G) 0.3% DΙΟΥΔΝ (G) 40MG DIOVAN (G) 80MG DIOVAN (G) 160MG DIOVAN (G) 320MG DIOVAN HCT (G) 160/12.5MG DIPROLENE OINT 0.05% DIVIGEL 0.25MG DIVIGEL 0.5MG DIVIGEL 1MG DOVATO 50MG-300MG DULERA 100MCG/5MCG DULERA 200MCG/5MCG DUOBRII 0.01%-0.045% DYMISTA 137/50MCG EDARBI 40MG EDARBI 80MG **EDARBYCLOR** 40MG/12.5MG EDARBYCLOR 40MG/25MG EDECRIN 25MG EDURANT 25MG ELIDEL 1% ELIQUIS 2.5MG **ELIQUIS 5MG** ELMIRON 100MG ENTRESTO 24MG-26MG ENTRESTO 49MG-51MG ENTRESTO 97MG-103MG

EPIDUO FORTE 0.3%/2.5%

EPIDUO GEL PUMP 0.1%/2.5%

EPIPEN JR 0.15MG

ESTROGEL 0.06%

EUCRISA 2% EVISTA (G) 60MG

EPIVIR / HBV (G) 100MG

EPIPEN 0.3MG

EVOTAZ 300MG-150MG EXELON (G) 4.6MG/24HR EXELON (G) 9.5MG/24HR EXELON (G) 13.3MG/24HR EXFORGE (G) 5/160MG EXFORGE (G) 5/320MG EXFORGE (G) 10/160MG EXFORGE (G) 10/320MG EXFORGE HCT 160/12.5/5MG EXFORGE HCT 160/12.5/10MG EXFORGE HCT 160/25/5MG EXFORGE HCT 160/25/10MG EXFORGE HCT 320/25/10MG FARESTON 60MG FARXIGA 5MG FARXIGA 10MG FELDENE 10MG FELDENE 20MG FETZIMA 20MG FFT7IMA 40MG FETZIMA 80MG FETZIMA 120MG FINACEA GEL 15% FLAREX 0.1% FLOVENT 44MCG FLOVENT 110MCG FLOVENT 220MCG FLOVENT DISKUS 100MCG FLOVENT DISKUS 250MCG FOSAMAX PLUS D 70MG-2800IU FOSAMAX PLUS D 70MG-5600IU FOSRENOL CHEW 500MG FOSRENOL CHEW 750MG FOSRENOL CHEW 1000MG FOSRENOL POWDER 750MG FOSRENOL POWDER 1000MG GENVOYA GILENYA (G) 0.5MG GLUCAGEN HYPOKIT 1MG GLUMETZA ER 1000MG GLYXAMBI 10MG/5MG GLYXAMBI 25MG/5MG **IBRANCE 75MG** IBRANCE 100MG IRRANCE 125MG IMITREX NASAL SPRAY IMITREX NASAL SPRAY 20MG IMITREX STATDOSE 6MG/0.5ML INCRUSE ELLIPTA 62.5MCG INSPRA (G) 25MG INSPRA (G) 50MG INVEGA 3MG INVOKAMET 50MG-500MG INVOKAMET 50MG-1000MG INVOKAMET 150MG-500MG INVOKAMET 150MG-1000MG INVOKANA 100MG INVOKANA 300MG IRESSA 250MG ISENTRESS 400MG JAKAFI 5MG JAKAFI 10MG JAKAFI 20MG JALYN 0.5MG/0.4MG JANUMET 50/500MG JANUMET 50/1000MG JANUMET XR 50MG/500MG

JANUVIA 100MG JARDIANCE 10MG JARDIANCE 25MG JENTADUETO 2.5MG-500MG JENTADUETO JENTADUETO 2.5MG-1000MG JUBLIA 10% JULUCA 50MG-25MG KAZANO 12.5/500MG KAZANO 12.5/1000MG KEPPRA (G) 250MG KEPPRA (G) 500MG KEPPRA (G) 750MG KEPPRA (G) 1000MG KERENDIA 10MG KERENDIA 20MG KISQALI 200MG KOMBIGLYZE XR 2.5MG/1000MG KOMBIGLYZE XR 5MG/500MG KOMRIGIY7F XR 5MG/1000MG LATUDA 20MG LATUDA 40MG LATUDA 60MG LATUDA 80MG LATUDA 120MG LEXIVA 700MG LIALDA 1.2GM LINZESS 72MCG LINZESS 145MCG LINZESS 290MCG LIPITOR (G) 10MG LIPITOR (G) 20MG LIPITOR (G) 40MG LIPITOR (G) 80MG LOTEMAX GEL 0.5% LOTEMAX OINT 0.5% LOTEMAX SUSP 0.5% LOVENOX (G) 60MG LOVENOX (G) 80MG LOVENOX (G) 100MG LUMIGAN 0.01% MESTINON TS 180MG METRO CREAM 0.75% METROGEL PUMP 1% MICARDIS 40MG MICARDIS 40MG MICARDIS HCT 40/12.5MG MICARDIS HCT 80/12.5MG MICARDIS HCT 80/25MG MIGRANAL 4MG/ML MIRAPEX ER 0.375MG MIRAPEX ER 0.75MG MIRAPEX ER 1.5MG MIRAPEX ER 2.25MG MIRAPEX ER 3MG MIRAPEX ER 3.75MG MIRAPEX ER 4.5MG MIRVASO 0.33% MOTEGRITY 1MG MOTEGRITY 2MG MULTAQ 400MG MYRBETRIQ 25MG MYRBETRIQ 50MG NAMENDA (G) 10MG NATAZIA 3/2-2/2-3/1MG NESINA 6.25MG NESINA 12.5MG **NESINA 25MG** NEUPRO 1MG NEUPRO 2MG NEUPRO 3MG NEUPRO 4MG **NEUPRO 6MG** NEUPRO 8MG NEVANAC 3MG/ML NEXAVAR 200MG NEXIUM (G) 20MG NEXIUM (G) 40MG NEXIUM DR (G) 10MG NEXLETOL 180MG NEXLIZET 180MG-10MG NORITATE CREAM 1% NUBEQA 300MG NURTEC ODT 75MG ODEFSEY 200MG-25MG-25MG OLUMIANT 2MG

ONGLYZA 5MG ORILISSA 150MG ORILISSA 200MG OSPHENA 60MG OTEZLA 30MG ΡΕΝΤΔ S Δ 500 MG PLAQUENIL 200MG PRADAXA 150MG PRED FORTE 1% PREMARIN 0.3MG PREMARIN 0.625MG PREMARIN 1.25MG PREMARIN CREAM 0.625MG/GM PREMPRO 0.3MG/1.5MG PRESTALIA 3.5MG/2.5MG PRESTALIA 7MG/5MG PRESTALIA 14MG/10MG PREVACID SOLUTAB 15MG PREVACID SOLUTAB 30MG PREZISTA 800MG PRISTIQ 50MG PRISTIQ 100MG PROMETRIUM 100MG QTERN 10-5MG QVAR REDIHALER 40MCG QVAR REDIHALER 80MCG RANEXA (G) 500MG RAPAFLO (G) 4MG RAPAFLO (G) 8MG RAPAMUNE 0.5MG RAPAMUNE 2MG RELPAX (G) 20MG RELPAX (G) 40MG RENAGEL 800MG RENVELA (G) 800MG RESTASIS MULTIDOSE (G) 0.05% RESTASIS VIALS 0.05% RETIN A MICRO GEL PUMP 0.04% RETIN-A MICRO GEL PUMP 0.1% REXULTI 0.25MG REXULTI 0.5MG REXULTI 1MG REXULTI 2MG REXULTI 3MG REXULTI 4MG RINVOQ 15MG RINVOQ 30MG RYRELSUS 3MG RYBELSUS 7MG RYBELSUS 14MG SAPHRIS 5MG SAPHRIS 10MG SEASONIQUE 0.15/0.03/0.01MG SENSIPAR (G) 30MG SENSIPAR (G) 60MG SEREVENT DISKUS 50MCG SEROQUEL XR (G) 50MG SEROQUEL XR (G) 150MG SEROQUEL XR (G) 200MG SEROQUEL XR (G) 300MG SEROQUEL XR (G) 400MG SIMBRINZA 1%/0.2% SINGULAIR (G) 10MG SLYND 4MG SOOLANTRA 1% SPIRIVA 18MCG SPIRIVA RESPIMAT 2.5MCG STEGLUJAN 5MG-100MG STEGLUJAN 15MG-100MG STIGLTO RESPIMAT 2.5/2.5MCG STRIVERDI RESPIMAT 2.5MCG SUTENT 12.5MG SUTENT 25MG SUTENT 37.5MG SUTENT 50MG SYMBICORT 160MCG-4.5MCG SYMTUZA SYNAREL NASAL SYNJARDY 5MG/500MG SYNJARDY 5MG/1000MG SYNJARDY 12.5MG/500MG

SYNJARDY 12.5MG/1000MG

TASIGNA 150MG TASIGNA 200MG TASMAR 100MG TAZORAC GEL 0.05% TAZORAC GEL 0.1% TECFIDERA (G) 120MG TECFIDERA (G) 240MG TEKTURNA 150MG TEKTURNA 300MG TIVICAY 50MG TOBI PODHALER 28MG TOBREX OINT 0.3% TOVIAZ 4MG TOVIAZ 8MG TRADJENTA 5MG TRELEGY ELLIPTA 100-62.5-25MCG TRELEGY ELLIPTA 200-62.5-25MCG TRIBENZOR 20/5/12.5MG TRIBENZOR 40/5/12.5MG TRIBENZOR 40/5/25MG TRIBENZOR 40/10/12.5MG TRIBENZOR 40/10/25MG TRINTELLIX 5MG TRINTELLIX 10MG TRINTFILIX 20MG TRIUMEQ 600-50-300MG TUDORZA PRESSAIR UCERIS 9MG ULORIC 80MG UROCIT-K (G) 10MEQ URSO 250MG VAGIFEM 10MCG VECTICAL 3MCG/GM VELPHORO 500MG VENTOLIN HFA 90MCG VESICARE (G) 5MG VESICARE (G) 10MG VIIBRYD 10MG VIIBRYD 20MG VIIBRYD 40MG VIMOVO 375/20MG VIMOVO 500/20MG VIREAD (G) 300MG VIVELLE-DOT 25MCG VIVELLE-DOT 37.5MCG VIVELLE-DOT 50MCG VIVELLE-DOT 75MCG VIVELLE-DOT 100MCG VRAYLAR 1.5MG VRAYLAR 3MG VRAYLAR 4.5MG VRAYLAR 6MG VUMERITY 231MG VYTORIN 10/10MG VYTORIN 10/20MG VYTORIN 10/40MG VYTORIN 10/80MG WAKIX 4.5MG WAKIX 17.8MG WELCHOL (G) 625MG WELLBUTRIN XL (G) 150MG WELLBUTRIN XL (G) 300MG XADAGO 50MG XADAGO 100MG XALATAN 50MCG/ML XARELTO 2.5MG XARELTO 10MG XARELTO 15MG XARELTO 20MG XELJANZ 5MG XELJANZ 10MG XELJANZ XR 11MG XFNA7INF 25MG XENICAL 120MG XIGDUO XR 5/1000MG XIGDUO XR 10/500MG XIGDUO XR 10/1000MG YASMIN 28 (G) YAZ (G) 3/0.02MG ZELAPAR 1.25MG ZETIA (G) 10MG ZIANA 1.2%-0.025% ZOMIG (G) 2.5MG ZOMIG NASAL SPRAY 5MG **70VIRAX CREAM 5%** ZYCLARA PACKET 3.75% ZYCLARA PUMP 3.75%

NOTE: Medication names appearing with (G) are available in a Generic version from your local or U.S. mail order pharmacy. This list is subject to change. Please call 1-866-893-6337 toll free to verify the availability of your medication through this program.

January 2023

JANUMET XR

JANUMET XR

50MG/1000MG

100MG/1000MG

JANUVIA 25MG

JANUVIA 50MG

OMNARIS 50MCG

ONGLYZA 2.5MG

CANARx—Employee Enrollment Form



MEMBER ENROLLMENT FORM

For more information, please call: TOLL-FREE PHONE: 1-866-893-6337

| Please return completed enrolln | | | | | | | |
|---|--|--|---|--|---------------------------------|---|---|
| Please return completed enrollment form by one of the following methods: MAIL: CANARX, PO BOX 3009, WINDSOR, ONTARIO CANADA N8N 2M3 | | | | WEBID (CALL IF UN | SURE) | | |
| SECURE UPLOAD: CANARXDOCS.COM FAX: 1-866-715-6337 (NOTE: Faxed <u>prescriptions</u> must be sent directly from the physician's office.) | | | | NAME OF EMPLOY | ER | | |
| PATIENT INFORMATION (PLEASE PRINT) | | | DATE OF BIRT | DATE OF BIRTH (MM/DD/YYYY) | | MEMBER ID # (IF A) | VAILABLE) |
| HOME PHONE | MOBILE PHO | NE | WORK PHONI | WORK PHONE EXT. | | EMAIL ADDRESS | |
| FIRST NAME | | | INITIAL | LAST NAME | | | |
| | | | | | | | |
| STREET ADDRESS | | | | | | | |
| СІТУ | | STATE | ZIP CODE | | | SUBSCRIB | ER DEPENDENT |
| CURRENT MEDICATIONS | / VITAMIN | S THIS IS NOT A PRI | ESCRIPTION | | | <u> </u> | |
| LIST ALL: PRESCRIPTION, NON-P | • | | | IS; HERBAL, NU | TRITION | IAL AND VITAMIN SU | JPPLEMENTS. |
| NAME OF MEDICATION | ON | DOSAGE | TIME(S) TO | TAKE | D | ATE STARTED | REASON FOR TAKING |
| Ex. JANUVIA | | Ex. 50MG | Ex. TWICE | DAILY | E | x. 08/20/2019 | Ex. DIABETES |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| NEW-TO-YOU MEDICATIONS | | | | | | | |
| THROUGH THIS PROGRAM PRESCRIPTION IS ATTACHE | | RESCRIPTION WILL FO | | | | | ROM PHYSICIAN'S OFFICE |
| MEDICAL HISTORY # | | | | | | Г | |
| MEDICAL HISTORY (If you require more space, please attach a separate piece of paper.) 1. OPERATIONS (EX. HYSTERECTOMY, GALL BLADDER, HEART OPERATIONS, ETC.): | | | | | | | |
| 1. OPERATIONS (EX. HYSTERECTO | OMY, GALL BLA | DDER, HEART OPERAT | | <i></i> | | | |
| 1. OPERATIONS (EX. HYSTERECTO | DMY, GALL BLA | DDER, HEART OPERAT | | F-F | | | |
| 1. OPERATIONS (EA. HYSTERECTO | OMY, GALL BLA | DDER, HEART OPERAT | | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | | | |
| 2. HOSPITALIZATIONS (STAYS IN I | | | TIONS, ETC.): | , , , | | | |
| | | | TIONS, ETC.): | ,, | | | |
| | | | TIONS, ETC.): | ,y | | | |
| | HOSPITAL DURI DING – EX. TYPE puld indicate ar | ING THE PAST 5 YEAR: | TIONS, ETC.): S): S, VASCULITIS, O | STEOPOROSIS, E | | | from using generic terms |
| 2. HOSPITALIZATIONS (STAYS IN II 3. MEDICAL CONDITIONS (ONGO such as "heart disease" as this co | HOSPITAL DURI DING – EX. TYPE puld indicate ar | ING THE PAST 5 YEAR: | TIONS, ETC.): S): S, VASCULITIS, O | STEOPOROSIS, E | | | from using generic terms |
| 2. HOSPITALIZATIONS (STAYS IN II 3. MEDICAL CONDITIONS (ONGO such as "heart disease" as this co | HOSPITAL DURI DING – EX. TYPE puld indicate ar | ING THE PAST 5 YEAR: | TIONS, ETC.): S): S, VASCULITIS, O | STEOPOROSIS, E | | | from using generic terms |
| 2. HOSPITALIZATIONS (STAYS IN I | HOSPITAL DURI | ING THE PAST 5 YEAR: | S): S, VASCULITIS, O | STEOPOROSIS, E | | | from using generic terms |
| HOSPITALIZATIONS (STAYS IN II) MEDICAL CONDITIONS (ONGO such as "heart disease" as this coventricular conduction delay, etc. | HOSPITAL DURI | ING THE PAST 5 YEARS 1 DIABETES MELLITU 1 number of condition | S): S, VASCULITIS, O | STEOPOROSIS, E | | | from using generic terms |
| 2. HOSPITALIZATIONS (STAYS IN II) 3. MEDICAL CONDITIONS (ONGO such as "heart disease" as this coventricular conduction delay, etc. 4. DRUG ALLERGIES: YES | HOSPITAL DURI | ING THE PAST 5 YEARS 1 DIABETES MELLITU 1 number of condition IF YES, PLEASE SPEC | S): S, VASCULITIS, O: as such as valvular | STEOPOROSIS, E | | | from using generic terms |
| 2. HOSPITALIZATIONS (STAYS IN II) 3. MEDICAL CONDITIONS (ONGO such as "heart disease" as this coventricular conduction delay, etc. 4. DRUG ALLERGIES: YES AUTHORIZATION — IF THE PATIENT AUTHORIZATION — IF THE PATIENT YES | HOSPITAL DURI | ING THE PAST 5 YEARS E 1 DIABETES MELLITURY number of condition IF YES, PLEASE SPECI | S): S, VASCULITIS, O: as such as valvular FY. | STEOPOROSIS, E r heart disease, | heart fa | ilure, a bradyarrhyth | from using generic terms imia, a tachyarrhythmia, a |
| 2. HOSPITALIZATIONS (STAYS IN II) 3. MEDICAL CONDITIONS (ONGO such as "heart disease" as this coventricular conduction delay, etc. 4. DRUG ALLERGIES: YES | HOSPITAL DURI | ING THE PAST 5 YEARS 1 DIABETES MELLITURY number of condition IF YES, PLEASE SPECIAL | FY. FY. FY. FY. FY. FY. FY. FY. | STEOPOROSIS, E r heart disease, confirm that he, e/she has taken the reverse, or | /she has | been, and will be, repoyelisted | from using generic terms imia, a tachyarrhythmia, a a tachyarrhythmia, a egularly monitored by a U.S. is for a period of more than |
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CANARx —Enrollment Form / Agreement

TERMS OF AGREEMENT

CONFIRMATION AND REPRESENTATIONS

I enter into this agreement with CANARX Group Inc. at Christ Church, Barbados (referred to as "CANARX") so that I may obtain access to medically-necessary and lawfully prescribed druas at low costs. I represent:

- 1. I am of the age of majority in the jurisdiction in which I ordinarily reside.
- 2. I am not restricted from making my own medical decisions under the laws of the jurisdiction in which I ordinarily reside.
- 3. I certify that I am a resident of the United States and not a resident of any other country.
- 4. I am under the care of a duly qualified and licensed physician in the United States (my "U.S. physician") and the medicine that I ask CANARX to assist me in obtaining was prescribed for me by my U.S. physician.
- 5. My U.S. physician has examined me within the last 12 months and will examine me at least once every 12 months while I am taking medicine.
- 6. Any medicine that I ask CANARX to assist me in obtaining is medicine that I have already taken, under my U.S. physician's orders and supervision, for at least 30 days prior to placing an order for the medicine through CANARX.
- 7. My care by my U.S. physician is ongoing and I do not seek and will not rely on any medical information from CANARX or any CANARX selected physician.
- 8. I have not violated any laws in the jurisdiction in which I ordinarily reside (or, if different, in the jurisdiction in which the prescription was issued) in obtaining the prescription for the ordered product.
- 9. The prescription issued by my U.S. physician has not been altered in any way nor has it been filled previously.
- 10. I will use any medications obtained for me through CANARX strictly in accordance with the instructions provided by my U.S. physician.
- 11. The medicine dispensed in accordance with my prescription will not be used in any way whatsoever except as directed by my U.S. physician.
- 12. I will not permit anyone else to use the prescription or any medications which I receive.
- 13. In the event that I suffer any side effects from any medication obtained for me by CANARX, I will immediately contact my U.S. physician.
- 14. All information that I give to CANARX is true.

AUTHORIZATION AND CONSENT

I consent to, and authorize, the following:

- 1. I hereby appoint CANARX and its delegates and contractors (collectively referred to as "CANARX") as my paid agents and attorneys-in-fact for the purposes of obtaining prescriptions which correspond to the prescriptions issued by my U.S. physician; selecting physicians, pharmacies, and other professionals as necessary to serve me outside the U.S.; and of arranging for pharmacies to dispense to me medications as prescribed.
- 2. CANARX may perform any act that I could myself perform in having my prescription reviewed by any physician, pharmacist, or pharmacy technician and in having the prescribed medication dispensed by a pharmacy and delivered to me by mail.
- 3. CANARX may arrange the purchase and delivery of the medications prescribed to me, on the terms set forth in this agreement, as if I personally took such actions.
- 4. I authorize and instruct my U.S. physician to release to CANARX (and any CANARX selected physician, pharmacist, and pharmacy technician) any and all personal medical information pertaining to me ("Personal Medical History"), including but not limited to all medical records, medical reports, progress notes, nurses' notes, reports on diagnostic tests, medical opinions, Xray records, imaging records, laboratory reports, and/or any other knowledge or information which my U.S. physician may possess.
- 5. I agree to instruct my U.S. physician to issue my prescription on paper (if necessary for dispensing by a pharmacy located outside my U.S. physician's jurisdiction) and to send (by mail, by fax, via the internet or otherwise) to CANARX from my U.S. physician's office the original signed copy of the prescription.
- 6. CANARX and its selected physicians, pharmacists, and pharmacy technicians may contact my U.S. physician to discuss my prescription if necessary.
- 7. CANARX selected physicians may issue prescriptions for medications I have ordered if they deem it advisable and appropriate.
- 8. CANARX may make payments on my behalf to pharmacies for dispensing medicine in accordance with my prescriptions and to physicians for services rendered on my behalf.
- I request and authorize my employer or plan holder, as my appointed agent, to pay for all products and services relating to the prescription medicine that I obtain through CANARX in such amounts as are found appropriate by my employer or plan holder in accordance with the benefits plan.

ACKNOWLEDGEMENT AND RELEASE

I hereby make the following acknowledgements and releases to CANARX and all its employees, delegates, agents, and contractors, including physicians, pharmacists, pharmacy technicians, nurses, receptionists and staff:

- My U.S. physician is my primary physician. Any CANARX selected physician is being asked to review the information contained in my Personal Medical History only for the
 purpose of authorizing the medicine prescribed for me by my U.S. physician to be dispensed to me by a CANARX selected pharmacy.
- CANARX has made no representations or warranties to me, including, without limitation, representations or warranties regarding the use of fitness for any particular purpose
 of the medications delivered (including, without limitation, its appropriateness for curing or helping relieve any particular ailment, illness or disease, or its potential or actual
 side or adverse effects whether previously known or unknown).
- 3. I wish to obtain a prescription from a CANARX selected physician and have enlisted the services of CANARX to facilitate it. I understand that the physician will rely on the accuracy of the examination performed, and the prescription provided, by my U.S. physician.
- 4. I release CANARX and all of its officers and directors, agents, delegates, employees and contractors from any and all liability, claims, and causes of action with respect to errors or omissions by the company or agency responsible for transporting my order.
- 5. I acknowledge that I have purchased my medications internationally for personal use and understand that my medications may be subject to U.S. border inspection. I specifically confirm, acknowledge and agree that title to my medications passes to me when my medications are shipped from the CANARX selected pharmacy.
- 6. I acknowledge that CANARX, as my paid agent, requires payment in full prior to shipment and that my order may not be returned for a refund or an exchange.

PRIVACY NOTICE AND ACKNOWLEDGEMENT

I consent to the following terms regarding the collection and use of information about me, and I acknowledge that I can review the CANARX Privacy Policy in detail as provided below:

- 1. CANARX may receive and collect any and all information about me and my health, including but not limited to my full name, address, telephone number, e-mail address, Social Security Number, personal medical information, and payment information, and may maintain such information on file as necessary to verify and process future orders and to obtain payment and reimbursement for them. CANARX and CANARX selected physicians and pharmacists may share any and all information received from or about me with my U.S. physician, CANARX selected physicians and pharmacists, and my employer or benefits plan administrator, and their respective assistants and agents, for the purposes of obtaining medicine as prescribed for me and of obtaining proper payments for the medicine and related services.
- 2. I am aware that CANARX may transmit my personal information by electronic means (for example fax, or via the internet) to its agents, selected physicians and pharmacies. I understand that the use of electronic means will enhance the efficiency and timeliness of processing my order. I also understand that CANARX, as a custodian of my personal information, will take all appropriate precautions to protect my personal information from improper disclosure or use. I hereby consent to CANARX's transmission of my personal information by electronic means to its delegates, employees, selected physicians and pharmacies.
- I acknowledge that CANARX will obtain health information about me, and is obligated in accordance with the CANARX Privacy Policy to protect such information. I can visit
 www.CANARX.com/privacy-policy/ at any time to view the most updated version of the CANARX Privacy Policy.

FURTHER ACKNOWLEDGEMENT & RELEASE

I hereby make the following further acknowledgement and release the plan holder, its employees, officers, agents, heirs and assigns:

- I acknowledge that the plan holder has made no representations or warranties to me, including without limitation, representations or warranties regarding the use for any
 particular purpose the medication(s) delivered, including without limitation, its appropriateness for curing or helping relieve any particular ailment, illness or disease or its
 potential or actual side or adverse effects whether previously known or unknown.
- I acknowledge that child protective packaging may not be used in filling my prescription. I promise that upon my receipt of the medicine I will take all steps necessary to
 prevent any child from having unauthorized access to the medicine. I hereby release CANARX and all its officers, directors, agents, delegates, employees, and contractors,
 including the pharmacy that fills my prescription, from any and all claims arising from or relating to the use of, or failure to use, child protective packaging.
- I release the plan holder its officers, employees, agents, heirs and assigns from (i) any and all causes of actions with respect to errors or omissions by the company or agency
 responsible for transporting my order; (ii) any and all causes of actions with respect to errors or omissions by CANARX in obtaining the prescription medications to fill my
 order; (iii) any and all causes of actions regarding the use for any purpose whatsoever of any medications delivered through this program.

Group ID Number: 217284

| PROVIDER: METLIFE ELIGIBILITY | Primary enrollee, spouse and eligible dependent children to the end of the month that dependent turns 26 |
|--|--|
| Deductibles | \$50 per person / \$150 per family each calendar year |
| Waived for Diagnostic & Preventive & Orthodontics | Yes |
| Maximums | \$2,000 per person each calendar year |
| Diagnostic & Preventive counts toward maximum | Yes |

| Benefits & Covered Services* | In-Network Providers Negotiated Fee Schedule | Out-of-Network* Providers R & C 90 th Percentile |
|---|--|---|
| Diagnostic & Preventive Services | _ | |
| Exams & cleanings (2x / calendar year) x-rays, sealants | 100% | 100% |
| Basic Services-Fillings | 80% | 80% |
| Endodontics (root canals) | 80% | 80% |
| Periodontics (gum treatment) | 80% | 80% |
| Oral Surgery | 80% | 80% |
| Major Services-Crowns, inlays, onlays & cast restorations | 50% | 50% |
| Prosthodontics -Bridges, dentures, implants, TMJ | 50% | 50% |
| Orthodontic Benefits- dependent children to age 19 | 50% | 50% |
| Orthodontic Maximums | \$1500 Lifetime | \$1500 Lifetime |

^{*} Out of Network benefits are payable for services rendered by a dentist who is not a participating provider. The Reasonable and Customary (R & C) charge is based on the lowest of (1) the dentist's actual charge (the 'Actual Charge'), (2) the dentist's usual charge for the same or similar services (the 'Usual Charge') or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife (the 'Customary Charge'). Services must be necessary in terms of generally accepted dental standards.

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.

Understanding Your Dental Benefits Plan

The Preferred Dentist Program is designed to provide the dental coverage you need with the features you want. Like the freedom to visit the dentist of your choice —in or out of the network.

Your plan benefits are based on the percentage of the negotiated fee

 the fee that the participating dentists have agreed to accept as
 payment in full for covered services.

Take advantage of online self-service capabilities with MyBenefits.

- Check the status of your claims
- Locate a participating PDP dentist
- Access MetLife's Oral Health Library
- Elect to view your Explanation of Benefits online

If you are not already registered, just go to www.metlife.com/mybenefits and follow the easy registration instructions.

Dental Plan—MetLife / Find a Dental Provider

Select: PDP Plus Network

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online **Find a Dentist** directory.



Step 1: Go to metlife.com



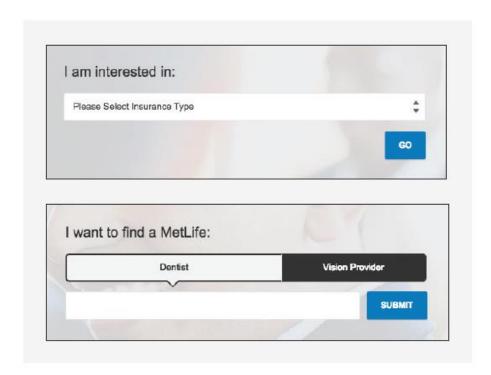
Step 2: Select "I want to find a MetLife:"

Click "Dentist" and enter your ZIP Code, and select your network.



Step 3:
Advanced Search

Use the Advanced Search option to locate a dentist by name, language spoken, specialty or gender.





MetLife Network: Preferred Dentist Plus Network (PDP Plus)

Group ID Number: 217284

Customer Service: 1-800-942-0854

Submit Claims to: MetLife Dental Claims

PO Box 981282

El Paso, TX 79998-1282

Vision Plan—Davis Vision

Your Davis Vision Premier Plan Benefits

We are pleased to provide you with information on your vision benefit to help you care for your vision and eye health - a key part of overall health and wellness!

If you are not currently enrolled, please visit our member site at davisvision.com or call 1.877.923.2847 and enter client code 2769 to locate providers or for additional information.

DavisVision ™

Using your benefits is easy! Just log on to our Member site at davisvision.com and click "Find a Provider," or call us at 1.800.999.5431.

Make an appointment. Tell your provider you are a Davis Vision member with coverage through County of Ulster. Provide your member ID number, name and date of birth, and do the same for your covered dependents seeking vision services. Your provider will take care of the rest!



| Benefit | Frequency Once Every- | In-Network Copay | In-Network Coverage | | |
|---|--------------------------|---------------------|---|--|--|
| Eye Examination | Calendar Year | \$0 | Covered in full. Includes dilation when professionally indicated. | | |
| Spectacle Lenses | Calendar Year | \$0 | Clear plastic lenses in any single vision, bifocal, trifocal or lenticular prescription. Covered in full. (See below for additional lens options and coatings.) | | |
| Frame | Calendar Year | \$0 | Covered in Full Frames: OR Frame Allowance | Any Fashion, Designer or Premier level frame from Davis Vision's Collection ¹² (retail value, up to \$195). \$150 toward any frame from provider plus 20% off any balance. ¹¹ No copay required. | |
| Contact Lens Evaluation, Fitting & Follow Up Care | Calendar Year | \$0 | Davis Vision Collection Contacts Standard, Soft Contacts Specialty Contacts | Covered in full 15% discount ¹¹ | |
| Contact Lenses (in lieu of eyeglasses) | Calendar Year | \$0 | Covered in Full Contacts: Planned Replacement Disposable OR, Contact Lens Allowance OR, Visually Required Contacts | From Davis Vision's Collection ¹² , up to Two boxes/multipacks* Four boxes/multipacks* \$150 allowance toward any contacts from provider's supply plus 15% off balance. ¹¹ No copay required. Covered in full with prior approval. | |
| | | | 'Number of contact lens boxes may vary based on manufacturer's packaging. | | |

Significant savings on optional frames, lens types & coatings!

| | Member Price |
|--|---------------------------|
| Davis Vision Collection Frames: Fashion I Designer I Premier. | \$0 \$0 \$0 |
| Tinting of Plastic Lenses | \$0 |
| Scratch-Resistant Coating | \$0 |
| Premium Scratch-Resistant Coating | \$30 |
| Ultraviolet Coating | \$0 |
| Anti-Reflective Coating: Standard I Premium I Ultra I Ultimate | e\$351 \$481 \$60 I \$85 |
| Polycarbonate Lenses | \$0 |
| High-Index Lenses 1.6711.74 | \$55 I \$120 |
| Progressive Lenses: Standard Premium Ultra Ultimate | \$0 \$40 \$90 \$125 |
| Polarized Lenses | \$75 |
| Photochromic Lenses (i.e. Transitions®, etc.)'4 | \$65 |
| Scratch Protection Plan: Single Vision I Multifocal Lenses | \$20 \$40 |
| Trivex Lenses | \$50 |
| Blue Light Filtering | \$15 |

- ¹¹ Some limitations apply to additional discounts, discounts not applicable at all in- network providers.
- ²¹ The Davis Vision Collection is available at most participating independent provider locations. Collection is subject to change. Collection is inclusive of select toric and multifocal contacts.
- ³¹ Including, but not limited to toric, multifocal and gas permeable contact lenses.
- ⁴¹Transitions®is a registered trademark of Transitions Optical Inc.

Please note: Your provider reserves the right to not dispense materials until all applicable member costs, fees and copayments have been collected. Contact lenses: Routine eye examinations do not include professional services for contact lens evaluations. Any applicable fees above the evaluation and fitting allowance are the responsibility of the member. If contact lenses are selected and fitted, they may not be exchanged for eyeglasses. Progressive lenses: If you are unable to adapt to progressive addition lenses you have purchased, conventional bifocals will be supplied at no additional cost; however, your copayment is nonrefundable. May not be combined with other discounts or offers. Please be advised these lens options and copayments apply to in-network benefits.

Vision Plan—Davis Vision

Frequently Asked Questions

How can | contact Member Services?

Call 1.800.999.5431 for automated help 24/7. Live help is also available seven days a week: Monday-Friday, 8 a.m.-11 p.m. I Saturday, 9 a.m.-4 p.m. I Sunday, 12 p.m.-4 p.m. (Eastern Time). (TTY services: 1.800.523.2847.)

What frames are in Davis Vision's Collection?

Our Collection offers a great selection of fashionable and designer frames, most of which are covered in full. No wonder 8 out of 10 members select a Collection frame. Log on to our member Web site at davisvision.com and take a look!

When will | receive my eyewear?

Your eyewear will be delivered to your network provider generally within five business days of order receipt. Special prescriptions, lens coatings, provider frames or out-ofstock frames may delay the standard turnaround time.

Do I need a claim form?

Claim forms are only required if you visit an out-ofnetwork provider. Claim forms are available on our member Web site.

Can I split my benefits?

You may split your benefits by receiving your eye examination and eyeglasses or contact lenses on different dates or through different provider locations. Complete eyeglasses must be obtained at one time, from one provider. You may not split between a network and out-of-network provider. To maximize your benefit value we recommend that all services be obtained from a network provider.

Can I use an out-of-network provider?

Yes; however, you receive the greatest value by staying in-network. If you go out-of-network, pay the provider at the time of service, then submit a claim to Davis Vision for reimbursement, up to the following amounts: eye exam - \$40 I single vision lenses - \$40 I bifocal - \$60 I trifocal - \$80 I lenticular - \$100 I frame - \$50 I elective contacts - \$105 I visually required contacts - \$225. Claim forms may be submitted online.

Are there any exclusions to the vision benefits?

Your vision plan does not cover medical treatment of eye disease or injury; vision therapy; special lens designs or coatings, other than those described herein; replacement of lost eyewear; non- prescription (piano) lenses; contact lenses and eyeglasses in the same benefit cycle; services not performed by licensed personnel; two pair of eyeglasses in lieu of bifocals.

DAVIS VISION EXTRAS!

One Year Breakage Warranty Repair or replacement of your plan covered spectacle lenses, Collection frame or frame from a network retail location where the Collection is not displayed.

Additional Savings Members will receive 50% off of additional complete pairs of eyeglasses and sunglasses at Visionworks and 30% off at other participating providers on the same transaction. Otherwise, a 20% discount off the provider's usual and customary rate is available. Contact lenses are available at a 10% discount.'5

Shop Online Members can shop online using your plan benefits through Visionworks.com. Select the insurance option from the bar on top of the screen, next select member look up and follow the instructions to order your eyewear to be shipped to your home.

Mail Order Contact Lenses Replacement contacts (after initial benefit) through www.DavisVisionContacts.com mail-order service ensures easy, convenient, purchasing online and quick, direct shipping to your door. Log on to our member Web site for details.

Laser Vision Correction Davis Vision provides you and your eligible dependents with the opportunity to receive discounted laser vision correction, often referred to as LASIK. For more information, visit www.davisvision.com.

Low Vision Services Comprehensive low vision evaluation once every five years and low vision aids up to the plan maximum. Covers up to four follow-up visits in five years.

Eye Health & **Wellness** Log on and learn more about your eyes, health and wellness; common eye conditions that can impair vision; and what you can do to ensure healthy eyes and a healthier life.

For more details... about your vision benefits, patient rights and responsibilities about Davis Vision or to obtain a copy of Davis Vision's Privacy Practices Notice, please log on to our member Web site or contact us at 1.800.999.5431.

Davis Vision has made every effort to correctly summarize your vision plan features herein. In the event of a conflict between this information and your organization's contract with Davis Vision, the terms of the contract will prevail.

Fully insured product Underwritten by HM Life Insurance Company. Administered by Davis Vision, which may operate as Davis Vision Insurance Administrators in California.

⁵¹Some limitations apply to additional discounts, discounts not applicable at all innetwork providers.

Important Notice (Medicare Part D)

CREDITABLE COVERAGE – Anthem County of Ulster POS 20, Anthem County of Ulster PPO 20, Anthem County of Ulster PPO 25

Important Notice about Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Ulster County and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan.

If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You
 can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage
 Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide
 at least a standard level of coverage set by Medicare. Some plans may also offer more coverage
 for a higher monthly premium.
- 2. Ulster County has determined that the prescription drug coverage offered by the Ulster County is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Ulster County coverage may be affected. If you do decide to join a Medicare drug plan and drop your current Ulster County coverage, be aware that you and your dependents will not be able to get this coverage back until the next open enrollment period.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current Ulster County coverage and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

Important Notice (Medicare Part D)

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage.

For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Ulster County changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year you are eligible from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov.
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at **www.socialsecurity.gov**, or call them at **1-800-772-1213** (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: January 1, 2024
Name of Entity/Sender: Ulster County

Contact - Position/Office: Ulster County, Personnel Department

Address: 244 Fair Street

Kingston, New York 12401

Phone Number: (845) 340-3545

Need Help?



Benefits: www.aleraedge.com /
AleraGray

Customer Service at Alera Edge support@aleracare.zendesk.com

1-800-836-0026, x7400 | 8am-4:30pm



Medical Benefits

Anthem Blue | Member Services

1-844-241-7087 | 8:00AM-5PM



Dental Benefits | MetLife

Customer Service: 1-800-942-0854

Group #: 217284



Vision Benefits | Davis Vision

Customer Service:1-877-923-2847

Group #: 2769