

2021 Elective Benefit Options

Benefit plans starting at only: \$20.89 per week



FUNDAMENTAL CARE
LIMITED BENEFIT INDEMNITY PLANS

Hy-Vee is providing you access to a Group Limited Indemnity policy that will help protect you and your family if you incur certain medical expenses.

What is Group Limited Indemnity?*

Group Limited Indemnity (GLI) insurance provides coverage based on a set schedule of benefits for basic medical services

Note: Group Limited indemnity is NOT major medical insurance.

What does the Fundamental Care program cover?

The plan provides a benefit amount for select benefits, such as:

- Inpatient hospitalization
- Surgeries
- Lab, x-ray and diagnostic testing
- Visits to the ER, as well as physician's office/urgent care
- Accident coverage
- Prescriptions copays
- Telemedicine, EAP, and PPO discounts included

What other plans are available?

- Short-term disability insurance coverage up to the age of 70

Who can enroll?

Part Time employees age 19 and above expecting to work an average of at least 15 hours per week.

NOTICE: If you are over the age of 65 Medicare may be a better option. Please contact Midwest Heritage Insurance Services to learn more.

When can I enroll?

Within 30 days of the start of employment, or 19th birthday, or 30 days of Qualified Event.

When will coverage begin?

On the 31st day of employment.

Who Is Beazley?

Beazley Insurance Company, Inc. provides a suite of limited indemnity products that helps protect employees against life's uncertainties. Beazley is rated A by A.M. Best. It is a subsidiary of Beazley Group, which was founded in 1986.

*Group Limited Indemnity Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032.

Group:

Hy-Vee & Subsidiaries

Web Enroll:

<https://hy-veePTenroll.com>

Group Number:

5B000001

How Does It Work?

1. Once you are enrolled, the premium amount will be deducted from each paycheck.
2. You will receive an ID card to present to your medical provider, indicating you have coverage
3. Assign benefits to your provider
4. Provider submits an itemized bill to Beazley on your behalf. No claim form necessary

MIDWEST HERITAGE

A Hy-Vee Company

Banking • Investments • Insurance

The Group Limited Indemnity coverage is not major medical coverage, but rather a limited benefit product. It can help defray costs incurred for medical treatment, but it is not scheduled to pay full amounts. Rather it pays a limited benefit amount for specific expenses.

Choose the Plan that is Right For You!

Beazley's GLI insurance policy helps cover the cost of certain medical expenses incurred due to accident or sickness at a specific benefit amount for a limited number of days per year when you receive covered services. Amounts shown are payable per insured per day up to a maximum number of days per calendar year.

WEEKLY RATES:	Plan 1 - Basic	Plan 2 - Choice	Plan 3 - Max
Employee Only	\$20.89	\$31.83	\$51.33
Employee + Spouse	\$41.42	\$63.12	\$101.73
Employee + Child(ren)	\$32.18	\$48.85	\$78.71
Employee + Family	\$48.74	\$74.05	\$119.21

OUTPATIENT COVERAGE - BENEFIT AMOUNT PER INSURED PER DAY

OFFICE VISIT / URGENT CARE / ER BENEFITS

Physician Office Visit / Urgent Care Facility For services rendered by a physician at physician's office or urgent care facility	\$50 5 days per year	\$60 5 days per year	\$75 5 days per year
Wellness Visit For physician office visits for routine physical examinations and well baby care, including immunizations for infectious diseases	\$100 adult \$100 child 3 days per year	\$100 adult \$100 child 3 days per year	\$100 adult \$100 child 3 days per year
Emergency Room for Sickness For treatment in an ER due to sickness	\$100 2 days per year	\$150 2 days per year	\$250 2 days per year

OUTPATIENT SURGERY BENEFITS

Outpatient Major Surgery For outpatient major surgery in hospital or freestanding surgery center, due to sickness or injury	\$500 1 day per year	\$750 1 day per year	\$1,000 1 day per year
Anesthesia When administered with covered inpatient or outpatient major surgery. For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist.	\$250 2 days per year In/Outpatient	\$250 2 days per year In/Outpatient	\$500 2 days per year In/Outpatient

LAB, X-RAY, AND DIAGNOSTIC TESTING BENEFITS

Outpatient Lab For lab test, ordered by a physician	\$35 4 days per year	\$35 4 days per year	\$35 4 days per year
Outpatient X-ray For x-ray, ordered by a physician	\$50 4 days per year	\$75 4 days per year	\$100 4 days per year
Outpatient Major Diagnostic Testing For major diagnostic testing, ordered by a physician	\$275 3 days per year	\$275 3 days per year	\$275 3 days per year



Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. CA License #2868-8. The Group Limited Indemnity policy is offered under Policy Form Series AHGLIMM001. Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. This policy is renewable at the option of Beazley. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of a third party administrator.

Choose the Plan that is Right For You!...continued

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INPATIENT COVERAGE - BENEFIT AMOUNT PER INSURED PER DAY

HOSPITAL INDEMNITY BENEFITS			
Hospital Confinement For treatment in a hospital, due to sickness or injury for 23 or more continuous hours (i.e., not less than a day)	\$500 5 days per year	\$1,000 5 days per year	\$3,000 for day 1 \$2,000 for days 2-5 5 days per year
Hospital Intensive Care Unit For intensive and comprehensive care, when confined in an area equipped with lifesaving equipment (ICU)	\$1,000 5 days per year	\$2,000 5 days per year	\$5,000 5 days per year

INPATIENT SURGERY BENEFITS			
Inpatient surgery For inpatient surgery in a hospital, due to sickness or injury	\$1,000 1 day per year	\$1,000 1 day per year	\$2,000 1 day per year
Anesthesia When administered with covered inpatient or outpatient major surgery. For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist.	\$250 2 days per year In/Outpatient	\$250 2 days per year In/Outpatient	\$500 2 days per year In/Outpatient

ACCIDENT LUMP SUM SELECT RIDER			
Accident Medical Expense Benefit Pays eligible expenses for care received due to a covered accident, up to a maximum benefit amount per accident and maximum number of accidents per year.	Up to \$1,500 per accident 1 accident per year	Up to \$1,500 per accident 1 accident per year	Up to \$1,500 per accident 1 accident per year



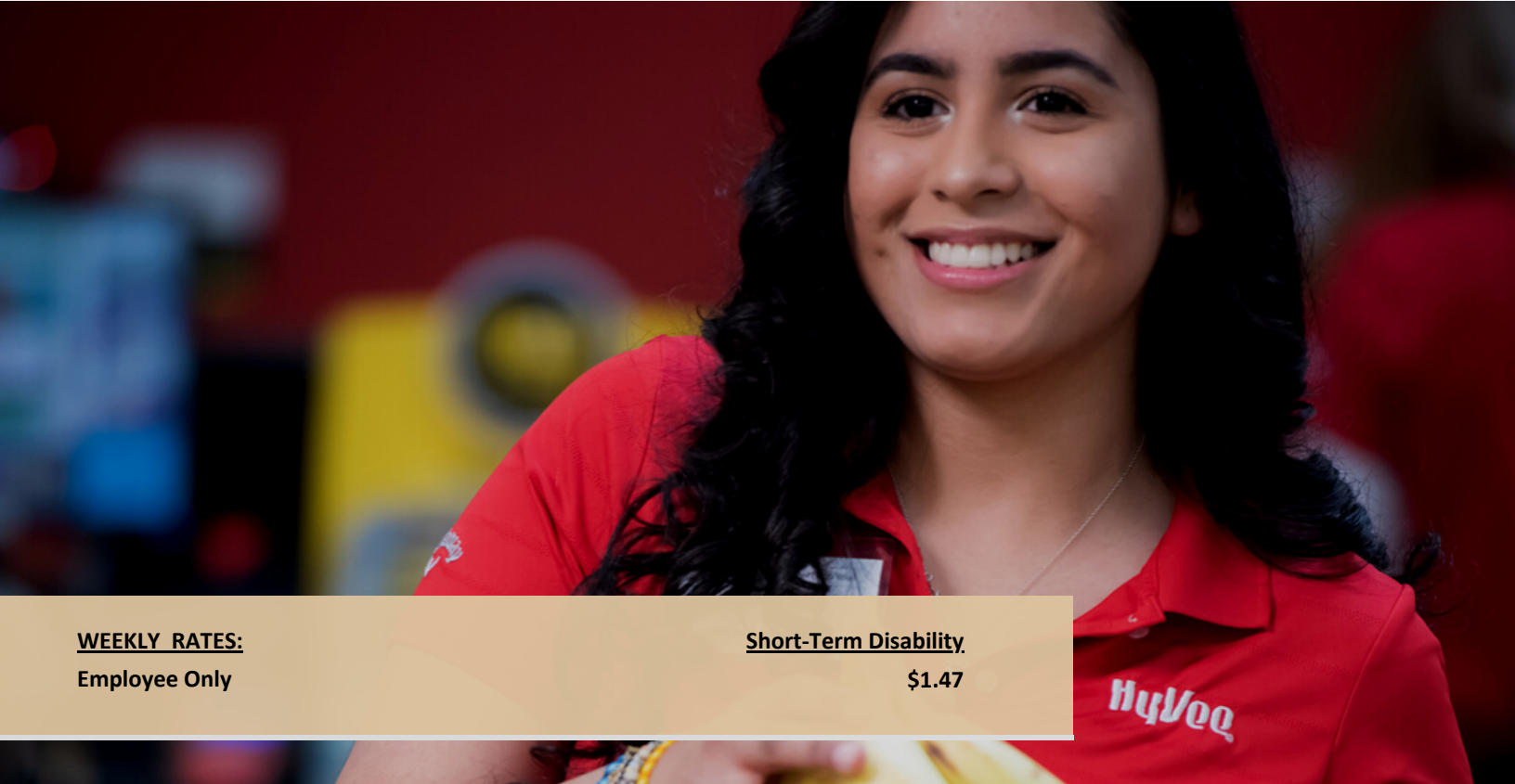
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NBFSA PRESCRIPTION BENEFIT*	Plan 1 - Basic	Plan 2 - Choice	Plan 3 - Max
Prescription Drug Copay Card - Generic Drugs - Preferred Brand Name Drugs - Non-Formulary Generic and Brand Name Drugs Individual/Family limit per month	Discounts only for all RX Classes	\$10 Copay Discounts Only Discounts Only \$200/400 per month	\$10 Copay \$30 Copay Discounts Only \$200/400 per month

*Pharmacy benefits provided by NBFSA. This benefit is not offered or underwritten by Beazley.

Don't Forget Disability Coverage!



WEEKLY RATES:

Employee Only

Short-Term Disability

\$1.47

BEAZLEY SHORT-TERM DISABILITY (STD) INSURANCE

Total Disability Benefit for Non-Occupational Accident or Sickness

Max disability benefit per week	\$150
Accident Elimination Period	7 days
Sickness Elimination Period	7 days
Maximum Benefit Period	up to 13 weeks
Maximum Covered Percent of Compensation	60%
Pre-Existing Condition Period	12 months
Eligibility	Term at Age 70

Not available in CA, HI, NJ, NY, RI, or PR



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Additional Services, Savings and Online Tools!

Fundamental Care includes Beazley GLI and the third-party non-insurance services listed below; these services are only available when you elect GLI coverage. The rates include premium for the GLI and these non-insurance services. The third-party non-insurance services are not offered or underwritten by Beazley.

Physician and Hospital PPO Network - \$10 Office Visit Prepay

Access to network discounts to more than 5,000 hospitals and 590,000 physicians and health care professionals. Service provides members affordable access to physicians by allowing them to pay a **\$10 Office Visit Prepay** before insurance benefits are applied. The network discounts and the \$10 office visit prepay applies to those enrolled in the GLI plans.

www.firsthealthlbp.com

1-800-226-5116



Pharmacy Network and Prescription Copays

NBFSA provides innovative Pharmacy Benefit Administration (PBA) solutions to organizations across the United States. NBFSA members get unsurpassed service and superior savings on a wide variety of prescription drugs. **A \$10 generic copay** applies to those enrolled in the Choice and Max GLI plans. **A \$30 copay for preferred brand** name drugs applies to those enrolled in the Max GLI plans. **Discounts on generic and brand** name drugs applies to everyone enrolled.

<https://coterie.mypharmacyplan.com/>

1-877-539-3940



Telemedicine

MDLIVE has the nation's largest telehealth network which provides anytime access to board certified doctors and pediatricians. There is **\$0 Copay and an unlimited number of visits**. You can have a virtual consult to diagnose non-emergency medical issues over the phone or through secure video on your computer or smartphone. The telemedicine benefit applies to those enrolled in the GLI plans.

www.mdlive.com/myewellness

1-888-976-0802



Employee Assistance Plan and Counseling

The comprehensive Employee Assistance Plan (EAP) is provided by CuraLinc. Their SupportLinc program is staffed by professional, licensed counselors available to members **by phone 24/7/365 at no cost. Provides up to three (3) face-to-face counseling sessions** per presenting issue for a wide array of personal and work-related concerns at no cost. The EAP benefit applies to those enrolled in the GLI plans.

1-888-881-5462

www.supportlinc.com

Username: coterie



Health Services Hub

Access all of your Enhanced Benefits listed above through a single member portal!

www.healthserviceshub.com

Login with your Member ID

Passcode: benefits18



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Is this plan a Major Medical Plan?

No. Our Plans are not major medical insurance plans and should not be considered a substitute for this kind of coverage. They are fixed indemnity insurance plans that provide limited benefits for accidents, and illness to help cover the cost incurred for certain medical expenses.

What is covered under my plan?

The GLI policy and riders provide coverage to help with expenses like doctor visits, hospital services, lab/x-ray and prescription drugs. Plans may include coverage for routine sickness, off-the-job accidents, and hospital confinement. Coverage varies based on the plan and level selected. Full details of the benefits, limitations and exclusions are contained in each policy.

How do I enroll online?

You can visit the Hy-Vee enrollment site at <https://hy-veePTenroll.com>. At the Hy-Vee enrollment site, you can get more information about plan costs and coverage details, enroll in benefits, or make changes to your current benefit elections.

When will I get my ID cards?

Two ID cards will be mailed directly to your home address and should arrive within 5-10 business days after your approval date. If you need to see a doctor immediately or pick up a prescription, contact Midwest Heritage to print a temporary ID card.

What do I do if I am already enrolled in Medical or Short Term Disability and want to make changes?

During annual open enrollment, changes can be made on <https://hy-veePTenroll.com>. Outside of open enrollment, call **Midwest Heritage** at **515-343-5047** or **1-800-622-0057** or email csr@mhbanks.com.

How do I find a doctor?

The First Health Network gives you national access to 5,000 physicians and specialists and 15-50% discounts that help stretch your benefit dollars. With the First Health Network, you can find and choose a network doctor based on your review of price, quality, convenience and service measures. Search for providers online at: www.firsthealthlbp.com or call **1-800-226-5116**.

My doctor doesn't recognize Fundamental Care as an insurance company. What do I need to tell them so they know I'm covered?

Fundamental Care is the name of the collection of benefits that we offer our employees. The Group Limited Indemnity Insurance Policy is offered by Beazley Insurance Company, Inc. First Health Network provides the PPO. NBSFA provides the pharmacy network and prescription discounts. MDLIVE offers the telemedicine services. Support Linc offers employee assistance and counseling. At your doctor's office, give them your ID Card and the Beazley Insurance Company name. You can also ask your doctor if they participate in the First Health Network which is the network of doctors that we offer our members.

Will my medication be covered?

The NBSFSA Prescription coverage is subject to a "formulary" or a list of covered medications. For information on what is covered under the formulary of your plan, you can call our prescription vendor NBSFA at **1-877-539-3940**.

Will my procedure be covered?

For information on a specific procedure, please call Beazley's customer service department, administered by Administrative Concepts, Inc. They can be reached at **1-800-964-7096**.

Frequently Asked Questions



Do I need to meet a deductible?

There is no deductible for the plans.

Will the doctor bill the insurance company or do I need to pay up front?

By selecting a physician from the First Health Network you will be eligible for up front discounts. When you go to the doctor, present your ID card and assign your GLI benefits to them, the provider will file the claim with Beazley on your behalf. When it has been processed, Beazley will pay the the provider first and send you any benefit that is remaining. You are responsible to pay any remaining balance due.

How does the NBFSA prescription program work?

NBFSA is the pharmacy benefit manager for the Fundamental Care plans which includes a pharmacy co-pay benefit. You can find a participating pharmacy at <https://coterie.mypharmacyplan.com> or by calling **1-877-539-3940**.

When can I make changes to my plan selections?

You can make changes or drop coverage during the annual open enrollment period. This happens at a certain time every year set by your employer. Outside of that period, you can also make changes when you experience a Qualifying Event.

What is MDLIVE?

MDLIVE allows you to address your routine medical issues on demand 24/7 by telephone or video from the convenience of your home or office. Login at <https://mdlive.com/myewellness> or call **1-888-976-0802**

What is SupportLinc?

SupportLinc is a 24/7/365 employee assistance program (EAP), which provides a variety of resources and referrals (includes 3 face-to-face counseling sessions for each covered family member) for issues related to work, family, caregiving, health and well-being. **Call: 1-888-881-LINC** with additional questions.

I still have questions. Who do I call?

For eligibility, benefit, and claims questions, call Beazley's administrator, Administrative Concepts, Inc. at: **1-800-964-7096**.



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