

BENEFITS OVERVIEW

OPEN ENROLLMENT: 10/30/23 – 11/10/23

BENEFIT PLAN YEAR: 01/01/2024 – 12/31/2024

We are happy to announce that your current benefits with **The Loomis Company** will be transitioned to **The American Worker**. To make this transition easy for our employees, all current members and their dependents will have coverage rolled over to similar benefits and at the same coverage tier with The American Worker. You must take action if you wish to make benefit changes.

FOR ADDITIONAL BENEFIT DETAILS TEXT ELARAF TOE TO (855) 932-4533

About Your Coverage

MEC PLUS STANDARD PLAN

- 100% coverage when using in-network providers for Preventive Care and Wellness services required by ACA
- First dollar coverage for Doctor Office Visits, Diagnostic X-Rays and Lab Work, Hospital Stays and more
- Key features include no deductibles, copays, pre-existing condition limitations or waiting periods
- Prescription Drug discounts
- National PPO Network – Save on Physician and Hospital services from network providers
- Telehealth – 24/7 access to doctors by phone, web or mobile app for free
- Medical Price Shopping Tool – Estimate the costs of services before scheduling

Services Provided By The MEC Plus Standard Plan

PHCS PPO LIMITED BENEFIT NETWORK

Members have access to the PHCS Network, which provides savings on Physician and Hospital services. By visiting a PHCS provider you can reduce your out-of-pocket expenses.

Find a Network Provider

- **Limited Benefit Network:** www.Multiplan.com/awp
- **Call:** (888) 371-7427

TELADOC

Teladoc provides 24/7 on-demand access to a national network of U.S. board-certified doctors through the convenience of phone, video or mobile app visits. Teladoc doctors can diagnose, treat and prescribe medication, when necessary, for a variety of issues. It's more convenient access to quality healthcare, when and where you need it. Go to www.Teladoc.com. No cost for consultations: **1-800-835-2362**.

- Receive medical care from anywhere without taking time off work
- Fast treatment – Median call back in just 10 minutes
- Save money by avoiding expensive urgent care or ER visits for non-emergency issues

AWP VALUE RX – PROVIDED BY CERPASSRX

The AWP Value Rx program is designed to provide substantial savings on your prescription drug expenses. This plan will help you identify affordable generic and brand name drugs by therapeutic class.

- Select generic and brand name drugs available for \$10, \$20, \$50 or less
- Generic and brand name drugs for which a discounted price has been negotiated
- Over 58,000 participating pharmacies nationwide
- No maximum annual benefit, deductible or claim forms
- To view drug prices or locate a pharmacy, visit www.AWPValueRx.com

Note: The AWP Value Rx program is a non-insurance discount program

MEDICAL PRICE SHOPPING TOOL: HEALTHCARE BLUEBOOK

Shop for medical procedures at in-network providers in your area to find the best price and get an out-of-pocket cost estimate. It's easy to find hundreds to thousands of dollars in savings with a simple search before scheduling. Access the medical price shopping tool at www.theamericanworker.com or call (855) 495-1190.

The medical price shopping tool does not guarantee cost estimates will be the price you are charged or pay for services.

MEC PLUS STANDARD PLAN



Preventive Services

Minimum Essential Coverage (MEC)

Plan pays 100% for all ACA required preventive care services. **You MUST visit a PHCS Network provider for Preventive services to be covered.**

Plan Benefits

MEC Plus Standard Plan

Physician's Office	\$75 per day; 6 days per year
Outpatient Diagnostic Lab	\$50 per testing day; 3 days per year
Outpatient Diagnostic X-Ray	\$50 per testing day; 3 days per year
Outpatient Diagnostic Advanced Studies	\$500 per testing day; 1 day per year
Emergency Room Sickness	\$100 per day; 2 days per year
Surgical Indemnity Benefit	
-Daily Inpatient Surgical	\$1,000 per day, 1 day per year
-Daily Outpatient Surgical	\$500 per day
-Daily Outpatient Minor	\$100 per day
-Outpatient Benefit Maximum	1 day per year
Anesthesia	30% of Surgical Benefit
Hospital Admission	\$300 lump sum per confinement
Daily In-Hospital Indemnity	\$300 per day; 500 day lifetime max
Intensive Care Unit	\$600 per day; 30 days per year
Substance Abuse	\$150 per day; 30 days per year
Mental Illness	\$150 per day; 30 days per year
Skilled Nursing (Inpatient)	\$150 per day; 60 days per stay
*Prescription Drugs	AWP Value Rx Plan - \$10, \$20, \$50 Tier
*Teladoc	No cost access to doctors by phone or online
*PHCS Network	Physician and Hospital
*Medical Price Shopping Tool	Estimate medical costs before scheduling

*Services not underwritten by Nationwide Life Insurance Company.

The MEC Plus Standard Plan may not meet the minimum essential coverage requirements in certain states.

Monthly Benefit Rates

Benefit Tiers	Monthly Rates
Employee Only	\$28.66
Employee + Spouse	\$118.57
Employee + Child(ren)	\$101.80
Family	\$170.82

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Changes to COVID-19 Coverage: The Federal Government announced that the Public Health Emergency for COVID-19 ended on May 11, 2023. Please go to The American Worker website for details on how this may affect your plan.

(<https://www.theamericanworker.com/updates-regarding-the-end-of-covid-19-health-emergencies/>)

Nationwide: Residents of NH, NM, MN, WA, and VT are not eligible for any of the benefit programs offered by The American Worker.

Nationwide and Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.

The coverage is underwritten by Nationwide Life Insurance Company, Columbus, Ohio (CA COA #7032). The Fixed Indemnity Plan applicable to policy form SRCP 2000 or state equivalent. Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. NSM-0301AO (06/23).