Elara Caring Benefits as of 8/13/2024

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Value Carrier Bonefit Detail CerPassRX Discount Drug Discount RX Crum & Forster Accident \$5000 ACC/\$15000 AD&D (Grps eff. 8/1/21 or later) HealthiestYou Telemedicine Telemedicine Nationwide Anesthesia \$150 at 30% of \$500 Surgical Nationwide Surgical - Minor \$500/\$250/\$50 per day Nationwide Outpatient Diagnostic X-Ray: \$50 per day/3 day max Nationwide Outpatient Diagnostic Lab: \$50 per day/3 day max Nationwide Outpatient Advanced \$100 per day/3 day max per year Studies Nationwide Hospital Indemnity \$300 per day/30 day max MH Nationwide Hospital Admission \$300 Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental		Nationwide	Hospital Indemnity	\$300 per day/30 day max/30 day max MH
Value Carrier Benefit Detail CerPassRX Discount Drug Discount RX Crum & Forster Accident \$5000 ACC/\$15000 AD&D (Grps eff. 8/1/21 or later) HealthiestYou Telemedicine Telemedicine Nationwide Anesthesia \$150 at 30% of \$500 Surgical Nationwide Surgical - Minor \$500/\$250/\$50 per day Nationwide Outpatient Diagnostic X-Ray: \$50 per day/3 day max Nationwide Outpatient Diagnostic Lab: \$50 per day/3 day max Nationwide Outpatient Advanced \$100 per day/3 day max per year Studies Nationwide Hospital Indemnity \$300 per day/30 day max MH Nationwide Hospital Admission \$300 Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS)		Nationwide	Anesthesia	\$150 at 30% of \$500 Surgical
Carrier Benefit Detail CerPassRX Discount Drug Discount RX Crum & Forster Accident \$5000 ACC/\$15000 AD&D (Grps eff. 8/1/21 or later) HealthiestYou Telemedicine Telemedicine Nationwide Anesthesia \$150 at 30% of \$500 Surgical Nationwide Surgical - Minor \$500/\$250/\$50 per day Nationwide Outpatient Diagnostic X-Ray: \$50 per day/3 day max Nationwide Outpatient Diagnostic Lab: \$50 per day/3 day max Nationwide Outpatient Advanced \$100 per day/3 day max per year Studies Nationwide Hospital Indemnity \$300 per day/30 day max/30 day max MH Nationwide Hospital Admission \$300 Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental		PHCS	PPO	Limited Benefit Network (PHCS)
CerPassRX Discount Drug Discount RX Crum & Forster Accident \$5000 ACC/\$15000 AD&D (Grps eff. 8/1/21 or later) HealthiestYou Telemedicine Telemedicine Nationwide Anesthesia \$150 at 30% of \$500 Surgical Nationwide Surgical - Minor \$500/\$250/\$50 per day Nationwide Outpatient Diagnostic X-Ray: \$50 per day/3 day max Nationwide Outpatient Diagnostic Lab: \$50 per day/3 day max Nationwide Outpatient Advanced \$100 per day/3 day max per year Studies Nationwide Hospital Indemnity \$300 per day/30 day max/30 day max MH Nationwide Hospital Admission \$300 Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental	Value			
Crum & Forster Accident \$5000 ACC/\$15000 AD&D (Grps eff. 8/1/21 or later) HealthiestYou Telemedicine Telemedicine Nationwide Anesthesia \$150 at 30% of \$500 Surgical Nationwide Surgical - Minor \$500/\$250/\$50 per day Nationwide Outpatient Diagnostic X-Ray: \$50 per day/3 day max Nationwide Outpatient Diagnostic Lab: \$50 per day/3 day max Nationwide Outpatient Advanced \$100 per day/3 day max per year Studies Nationwide Hospital Indemnity \$300 per day/30 day max/30 day max MH Nationwide Hospital Admission \$300 Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental Carrier Benefit Detail		Carrier	Benefit	Detail
HealthiestYou Telemedicine Telemedicine Nationwide Anesthesia \$150 at 30% of \$500 Surgical Nationwide Surgical - Minor \$500/\$250/\$50 per day Nationwide Outpatient Diagnostic X-Ray: \$50 per day/3 day max Nationwide Outpatient Diagnostic Lab: \$50 per day/3 day max Nationwide Outpatient Advanced \$100 per day/3 day max per year Studies Nationwide Hospital Indemnity \$300 per day/30 day max/30 day max MH Nationwide Hospital Admission \$300 Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental Carrier Benefit Detail		CerPassRX	Discount Drug	Discount RX
Nationwide Anesthesia \$150 at 30% of \$500 Surgical Nationwide Surgical - Minor \$500/\$250/\$50 per day Nationwide Outpatient Diagnostic X-Ray: \$50 per day/3 day max Nationwide Outpatient Diagnostic Lab: \$50 per day/3 day max Nationwide Outpatient Advanced \$100 per day/3 day max per year Studies Nationwide Hospital Indemnity \$300 per day/30 day max/30 day max MH Nationwide Hospital Admission \$300 Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental Carrier Benefit Detail		Crum & Forster	Accident	\$5000 ACC/\$15000 AD&D (Grps eff. 8/1/21 or later)
Nationwide Surgical - Minor \$500/\$250/\$50 per day Nationwide Outpatient Diagnostic X-Ray: \$50 per day/3 day max Nationwide Outpatient Diagnostic Lab: \$50 per day/3 day max Nationwide Outpatient Advanced \$100 per day/3 day max per year Studies \$100 per day/3 day max per year Nationwide Hospital Indemnity \$300 per day/30 day max/30 day max MH Nationwide Hospital Admission \$300 Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental Carrier Benefit Detail		HealthiestYou	Telemedicine	Telemedicine
Nationwide Outpatient Diagnostic X-Ray: \$50 per day/3 day max Nationwide Outpatient Diagnostic Lab: \$50 per day/3 day max Nationwide Outpatient Advanced \$100 per day/3 day max per year Studies Nationwide Hospital Indemnity \$300 per day/30 day max/30 day max MH Nationwide Hospital Admission \$300 Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental Carrier Benefit Detail		Nationwide	Anesthesia	\$150 at 30% of \$500 Surgical
Nationwide Outpatient Diagnostic Lab: \$50 per day/3 day max Nationwide Outpatient Advanced \$100 per day/3 day max per year Studies Nationwide Hospital Indemnity \$300 per day/30 day max/30 day max MH Nationwide Hospital Admission \$300 Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental Carrier Benefit Detail		Nationwide	Surgical - Minor	\$500/\$250/\$50 per day
Nationwide Outpatient Diagnostic Lab: \$50 per day/3 day max Nationwide Outpatient Advanced \$100 per day/3 day max per year Studies Nationwide Hospital Indemnity \$300 per day/30 day max/30 day max MH Nationwide Hospital Admission \$300 Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental Carrier Benefit Detail		Nationwide	Outpatient Diagnostic	X-Ray: \$50 per day/3 day max
Nationwide Outpatient Advanced Studies \$100 per day/3 day max per year Studies \$300 per day/30 day max/30 day max MH Nationwide Hospital Indemnity \$300 Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental Carrier Benefit Detail		Nationwide	Outpatient Diagnostic	Lab: \$50 per day/3 day max
Nationwide Hospital Admission \$300 Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental Carrier Benefit Detail		Nationwide	Outpatient Advanced	\$100 per day/3 day max per year
Nationwide Doctor's Office Visit \$60 per day/6 days max per year Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental Carrier Benefit Detail		Nationwide	Hospital Indemnity	\$300 per day/30 day max/30 day max MH
Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental Carrier Benefit Detail		Nationwide	Hospital Admission	\$300
Nationwide Emergency Room \$100 per day/ 2 day max (Sickness Only) PHCS PPO Limited Benefit Network (PHCS) Dental Carrier Benefit Detail		Nationwide	Doctor's Office Visit	\$60 per day/6 days max per year
PHCS PPO Limited Benefit Network (PHCS) Dental Carrier Benefit Detail		Nationwide	Emergency Room	\$100 per day/ 2 day max (Sickness Only)
Dental Carrier Benefit Detail		PHCS		
Carrier Benefit Detail	Dental			•
		Carrier	Benefit	Detail
Ameritas Dentai \$20/\$500 max		Ameritas	Dental	\$20/\$500 max

Life/AD&D				
	Carrier	Benefit	Detail	
	Nationwide	Life/AD&D	\$20,000 (Employee Only)	
	Nationwide	Dependent Life	\$5,000 SP/\$2500 CH/\$400 Newborn	
Short Term Disability				
	Carrier	Benefit	Detail	
	Nationwide	Disability Income	8/8/26, \$150 Lump Sum	
		Disability Intentio	0/0/20, \$130 Lump 3um	
Vision		Disability moonie	6/6/26, \$150 Lump Sum	
Vision	Carrier	Benefit	Detail	

Elara Caring Benefits as of 8/13/2024

MEC Plus Standard			
	Carrier	Benefit	Detail
	CerPassRX	Discount Drug	ACA Preventive + Discounts
	HealthiestYou	Telemedicine	Telemedicine
	Nationwide	Surgical - Minor	\$1,000\$500/\$100 per day
	Nationwide	Outpatient Diagnostic	X-Ray: \$50 per day/3 day max
	Nationwide	Outpatient Diagnostic	Lab: \$50 per day/3 day max
	Nationwide	Outpatient Advanced Studies	\$500 per day/ 1 day max
	Nationwide	Hospital Indemnity	\$300 per day/30 day max/30 day max MH
	Nationwide	Hospital Admission	\$300
	Nationwide	Emergency Room	\$100 per day/ 2 day max (Sickness Only)
	Nationwide	Doctor's Office Visit	\$75 per day/6 days max per year
	Nationwide	Anesthesia	\$300 at 30% of \$1,000 Surgical
	Nationwide Stop Los	Aggregate Stop Loss	Aggregate Stop Loss
	PHCS	PPO	Limited Benefit Network (PHCS)
	Self Funded	Medical	MEC Preventive