

## Elara Caring Benefits as of 8/13/2024

### Elite

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	Hospital Indemnity	\$500 per day/30 day max/30 day max MH
Nationwide	Surgical - Minor	\$1,000/\$500/\$100 per day
Nationwide	Outpatient Diagnostic	X-Ray: \$75 per day/3 day max per year
Nationwide	Outpatient Advanced Studies	\$300 per day/3 day max per year
Nationwide	Hospital Admission	\$500
Nationwide	Emergency Room	\$150 per day/2 days max per year
Nationwide	Doctor's Office Visit	\$75 per day/6 days max per year
Nationwide	Anesthesia	\$300 at 30% of \$1,000 Surgical
Nationwide	Outpatient Diagnostic	Lab: \$100 per day/3 day max per year
PHCS	PPO	Limited Benefit Network (PHCS)

### Select

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	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)
Nationwide	Outpatient Advanced Studies	\$200 per day/3 day max per year
Nationwide	Outpatient Diagnostic	Lab: \$75 per day/3 day max per year
Nationwide	Outpatient Diagnostic	X-Ray: \$50 per day/3 day max
Nationwide	Surgical - Minor	\$500/\$250/\$50 per day
Nationwide	Hospital Indemnity	\$300 per day/30 day max/30 day max MH
Nationwide	Anesthesia	\$150 at 30% of \$500 Surgical
PHCS	PPO	Limited Benefit Network (PHCS)

### 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 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
Ameritas	Dental	\$20/\$500 max

<b>Life/AD&amp;D</b>			
	<b>Carrier</b>	<b>Benefit</b>	<b>Detail</b>
	Nationwide	Life/AD&D	\$20,000 (Employee Only)
	Nationwide	Dependent Life	\$5,000 SP/\$2500 CH/\$400 Newborn
<b>Short Term Disability</b>			
	<b>Carrier</b>	<b>Benefit</b>	<b>Detail</b>
	Nationwide	Disability Income	8/8/26, \$150 Lump Sum
<b>Vision</b>			
	<b>Carrier</b>	<b>Benefit</b>	<b>Detail</b>
	Ameritas	Vision	\$10 Exam, \$105 Frame/Contact Max

# 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