

# Benefit Advantage Wellness Essential

Telemedicine	24x7 Virtual Doctors \$0 Visit Fee Unlimited Visits Wait time average 3-10 minutes	Provided by My Teledoc
Dental	262,000 Dentists Nationwide Save 15-50% on dental care Cleanings, Fillings, Crowns, Root Canal Orthodontics and Periodontics Unlimited Visits Average cleaning cost: \$34 Average filling cost: \$28	Provided by Aetna Dental Access
Vision	Save 10-30% on Eye Exams Save 20-60% on prescription eyewear including most frames, lenses, and specialty items such as tints, coatings, and UV protection Save 40-50% on LASIK surgery Save 10-40% off contact lenses through America's Eyewear mail order service	Provided by Coast-to-Coast
Pharmaceuticals	60,000 Pharmacies Nationwide Save up to 85% on prescriptions Includes mail order services	Provided by NB Pharmacy Solutions
Labs	Discounted Labs Save 10-80% on typical costs for lab work Test categories include allergies, vitamin and cholesterol levels, liver function, fertility, thyroid, and more Get results in as little as 24 hours No doctor's order for most lab tests 1,500 Labs Nationwide	Provided by MyBenefitsLabs
Diabetic Supplies	Discounted Diabetic Supplies Save 10-50% on diabetic testing supplies	Provided by Global Total Health
MRI & CT Scans	Save 40-75% on usual charges for MRI & CT Scans, ultrasounds, X-rays, colonoscopies, mammograms, upper endoscopy, GI consults, and more	Provided by MyBenefitsLabs

### MEMBER COVERAGE

This program is offered as a family plan. All benefits include the member, spouse/partner, and all dependents up to 26 years old.

## **PROVIDERS**

View a sample of the current program providers <u>here</u>. Actual participants are updated quarterly.

### **DISCLAIMERS**



# Benefit Advantage Wellness Signature

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Benefit	Accident Treatment	Coverage
Facilities	First Day Hospital Confinement	\$1,250
	Daily Hospital Confinement	\$300
	Annual Maximum	365 Days
	First Day ICU Confinement	\$1,000
	Daily Hospital ICU Confinement	\$400
	Annual Maximum	30 days
	Observation Room Treatment	\$100
	Annual Maximum	1 day
	Emergency Room Treatment	\$200



	Annual Maximum	1 day
Ambulance	Air Ambulance Ground Ambulance	\$1,200 \$400
Surgical Benefits	Open Abdominal or Thoracic Other Inpatient Surgeries for Repair Repair of One Tendon/Ligament/Rotator Cuff Torn Knee Cartilage Other Miscellaneous Surgery for Repair Exploratory Surgery Blood/Plasma/Platelets	\$1,000 \$250 \$500 \$1,000 \$500 \$250 \$200
Dislocation (Open reduction)	Hip Knee (except patella) Ankle / Bones of the Food (excluding toes) Collarbone (Clavicle, Sternum) Elbow Lower Jay Bones of the Hand (excluding hands) Shoulder (Glenohumeral) Wrist Collarbone (Acromioclavicular and Separation) Rib One Finger or Toe Closed Reduction Percentage Partial Dislocation Percentage	\$3,000 \$1,800 \$1,500 \$600 \$600 \$450 \$450 \$450 \$450 \$225 \$225 \$225
Fracture (Open Reduction)	Skull (Depressed) Skull (Non-Depressed Hip, Thigh (Femur) Vertebrae (excluding Vertebral Processes) Pelvis Leg (Fibula or Tibia) Ankle or Wrist Bones on Face or Nose Jaw (Lower or Upper) Upper Arm Sternum Collarbone Shoulder Blade Vertebral Processes / Sacrum Forearm Kneecap Hand/Foot (excluding toes/fingers) Rib Coccyx One Finger or Toe Closed Reduction Percentage Chip Fracture Percentage	\$4,000 \$2,400 \$2,000 \$2,000 \$2,000 \$1,600 \$800 \$800 \$800 \$800 \$600 \$600 \$600 \$
Burns	2 <sup>nd</sup> Degree, 35 square inches or more 3 <sup>rd</sup> Degree, 10-20 square inches 3 <sup>rd</sup> Degree, 20-35 square inches 3 <sup>rd</sup> Degree, 35 square inches or more Skin Graft	\$1,000 \$1,000 \$10,000 \$20,000 25%



Laceration	Less than 2 inches in length	\$100
Requiring Stitches	2 – 6 inches in length	\$400
	6 inches or more in length	\$800
Additional	Urgent Care Treatment	\$200
Treatments	Physician's Office Treatment	\$100
	Emergency Dental Extraction	\$50
	Emergency Crown	\$200
	Eye Surgery or Removal of Foreign Object	\$250
	Physical Therapy	\$50
	Appliance	\$100
	One Prosthetic Device	\$1,500
	Multiple Prosthetic Devices	\$3,000
	Non-Local Transportation	\$500
	Family Lodging	\$200
	Auto & Home Modifications	\$2,000
	X-Ray	\$50
	Major Diagnostics	\$200
	Concussion	\$500
	Severe Traumatic Brain Injury	\$1,000
	Family Care	\$20
	Gunshot Wound	\$500
	Emergency Delivery Due to Accident	\$500
	Epidural / Pain Management	\$100
	Extended Treatment	\$25
	Organized Sports Benefit Booster	10%
	Safety Incentive Program 3 Years	\$100
Assidantal Danth C	Accidental Death	¢50,000
Accidental Death & Dismemberment	Common Carrier	\$50,000 \$100,000
Distrientiberment	Double Dismemberment	\$25,000
		\$12,500
	Single Dismemberment	
	Finger / Toe Dismemberment	\$1,250
	Coma	\$10,000
	Quadriplegia	\$25,000
	Paraplegia	\$10,000

## MEMBER COVERAGE

This program is offered as an individual or family plan. Individual plans cover the member (must be +18 years old). Family plans include the member, spouse, and up to seven dependents up to 26 years old.

## **PROVIDERS**

View a sample of the current program providers <u>here</u>. Actual participants are updated quarterly. Urgent Care, Emergency Room, and all other services under the Accident program are offered as an indemnity program. Members can use this benefit at any location in the US.

## **DISCLAIMERS**



Primary Care In-Office Physician Visits Provided by DPC Network +15,000 Physicians Nationwide A Physician Owned Network \$10 Visit Fee **Unlimited Visits** Concierge schedules visits in 24-48 hours Urgent Care In-Clinic Urgent Care Provided by DPC Network +3,000 Urgent Care Locations Largest Urgent Care Network \$25 Visit Fee **Unlimited Visits** Concierge schedules immediate visits \*Out of Network Urgent Care coverage provided under Accident Treatment Chronic Illness In-Office Physician Visits, Includes: Anxiety, Arthritis, Provided by DPC Network Asthma, Blood Pressure, CHF, COPD, Depression, Physician Owned Network Diabetes, Fibromyalgia, GERD, Gout, Hypertension, Thyroid \$10 Visit Fee **Unlimited Visits** Concierge schedules visits in 24-48 hours Telemedicine 24x7 Virtual Doctors Provided by My Teledoc \$0 Visit Fee **Unlimited Visits** Wait time average 3-10 minutes 262,000 Dentists Nationwide Dental Provided by Aetna Dental Access Save 15-50% on dental care Cleanings, Fillings, Crowns, Root Canal Orthodontics and Periodontics **Unlimited Visits** Average cleaning cost: \$34 Average filling cost: \$28 Vision Save 10-30% on Eye Exams Provided by Coast-to-Coast Save 20-60% on prescription eyewear including most frames, lenses, and specialty items such as tints, coatings, and UV protection Save 40-50% on LASIK surgery Save 10-40% off contact lenses through America's Eyewear mail order service **Pharmaceuticals** 60,000 Pharmacies Nationwide Provided by NB Pharmacy Solutions Save up to 85% on prescriptions Includes mail order services Discounted Labs Labs Provided by MyBenefitsLabs

Save 10-80% on typical costs for lab work



Test categories include allergies, vitamin and cholesterol levels, liver function, fertility, thyroid, and more

Get results in as little as 24 hours No doctor's order for most lab tests 1,500 Labs Nationwide

**Diabetic Supplies** Discounted Diabetic Supplies

Save 10-50% on diabetic testing supplies

Provided by Global Total Health

MRI & CT Scans Save 40-75% on usual charges for MRI & CT Scans, ultrasounds, X-rays, colonoscopies, mammograms,

upper endoscopy, GI consults, and more

Provided by MyBenefitsLabs

Benefit	Accident Treatment	Coverage
Facilities	First Day Hospital Confinement Daily Hospital Confinement Annual Maximum First Day ICU Confinement Daily Hospital ICU Confinement Annual Maximum Observation Room Treatment Annual Maximum Emergency Room Treatment Annual Maximum	\$1,250 \$300 365 Days \$1,000 \$400 30 days \$100 1 day \$200 1 day
Ambulance	Air Ambulance Ground Ambulance	\$1,200 \$400
Surgical Benefits	Open Abdominal or Thoracic Other Inpatient Surgeries for Repair Repair of One Tendon/Ligament/Rotator Cuff Torn Knee Cartilage Other Miscellaneous Surgery for Repair Exploratory Surgery Blood/Plasma/Platelets	\$1,000 \$250 \$500 \$1,000 \$500 \$250 \$200
Dislocation (Open reduction)	Hip Knee (except patella) Ankle / Bones of the Food (excluding toes) Collarbone (Clavicle, Sternum) Elbow Lower Jay Bones of the Hand (excluding hands) Shoulder (Glenohumeral) Wrist Collarbone (Acromioclavicular and Separation) Rib One Finger or Toe Closed Reduction Percentage Partial Dislocation Percentage	\$3,000 \$1,800 \$1,500 \$600 \$600 \$600 \$450 \$450 \$450 \$450 \$225 \$225 \$225 \$0% 10%
Fracture	Skull (Depressed)	\$4,000



(Open Reduction)	Skull (Non-Depressed Hip, Thigh (Femur) Vertebrae (excluding Vertebral Processes) Pelvis Leg (Fibula or Tibia) Ankle or Wrist Bones on Face or Nose Jaw (Lower or Upper) Upper Arm Sternum Collarbone Shoulder Blade Vertebral Processes / Sacrum Forearm Kneecap Hand/Foot (excluding toes/fingers)	\$2,400 \$4,000 \$2,000 \$2,000 \$1,600 \$800 \$800 \$800 \$800 \$800 \$600 \$600 \$
	Rib Coccyx One Finger or Toe Closed Reduction Percentage Chip Fracture Percentage	\$400 \$300 \$300 50% 10%
Burns	2 <sup>nd</sup> Degree, 35 square inches or more 3 <sup>rd</sup> Degree, 10-20 square inches 3 <sup>rd</sup> Degree, 20-35 square inches 3 <sup>rd</sup> Degree, 35 square inches or more Skin Graft	\$1,000 \$1,000 \$10,000 \$20,000 25%
Laceration Requiring Stitches	Less than 2 inches in length 2 – 6 inches in length 6 inches or more in length	\$100 \$400 \$800
Additional Treatments	Urgent Care Treatment Physician's Office Treatment Emergency Dental Extraction Emergency Crown Eye Surgery or Removal of Foreign Object Physical Therapy Appliance One Prosthetic Device Multiple Prosthetic Devices Non-Local Transportation Family Lodging Auto & Home Modifications X-Ray Major Diagnostics Concussion Severe Traumatic Brain Injury Family Care Gunshot Wound Emergency Delivery Due to Accident Epidural / Pain Management Extended Treatment Organized Sports Benefit Booster Safety Incentive Program 3 Years	\$200 \$100 \$50 \$200 \$250 \$50 \$100 \$1,500 \$3,000 \$500 \$200 \$2,000 \$50 \$200 \$500 \$1,000 \$20 \$500 \$1,000 \$20 \$1,000 \$20 \$1,000 \$20 \$20 \$20 \$20 \$20 \$20 \$20



# Accidental Death & Dismemberment

Accidental Death \$50,000 Common Carrier \$100,000 Double Dismemberment \$25,000 Single Dismemberment \$12,500 Finger / Toe Dismemberment \$1,250 Coma \$10,000 \$25,000 Quadriplegia Paraplegia \$10,000

#### **MEMBER COVERAGE**

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#### **PROVIDERS**

View a sample of the current program providers <a href="here">here</a>. Actual participants are updated quarterly. Urgent Care, Emergency Room, and all other services under the Accident program are offered as an indemnity program. Members can use this benefit at any location in the US.

#### **DISCLAIMERS**



# Benefit Advantage Mental Health

3	Advantage Wentan Health	
Virtual Therapist	Dedicated Therapist Match with Personalized Specialist \$0 Visit Fee Unlimited Visits	Provided by My Teledoc
On-Demand Counseling	24x7 Virtual Counselor \$0 Visit Fee Unlimited Visits Wait time average 3-5 minutes	Provided by Aetna
Alternative Medicine	35 Specialties, Including: Acupuncture, Yoga, Chiropractic, Nutrition, Physical Therapy, Doula Practitioner, Behavioral Health, Chinese Herbal Medicine, and More Save 10-30% on visits 35,000 Locations Nationwide No Limits  No Doctor Referral Necessary	Provided by Tivity Health
Pharmaceuticals	60,000 Pharmacies Nationwide Save up to 85% on prescriptions Includes mail order services	Provided by Rx Valet

## MEMBER COVERAGE

This program is offered as a family plan. Family Plans include member, spouse, and all dependents between 18-26 years old.

#### **PROVIDERS**

LifeExec contracts with best-in-class providers who a proven history of quality service, exemplary reviews, and serve millions of clients nationwide.

#### **DISCLAIMERS**



Benefit	Advantage Protect	
Roadside Assistance	Assistance with flat tire, lock-out, battery, collision, fuel, towing, and more Nationwide Coverage	Provided by Nation Safe Drivers
Accounting Services	Free tax preparation for 1040EZ, 1040A, and 1040 CPA advice on federal taxes	Provided by Legal Club
Legal Services	Free consultation on legal affairs Includes divorce, accidents, and traffic Includes free Simple and Living Will	Provided by Legal Club
Financial Services	Retirement, IRA, College, Debt Financial Advisor advice on federal taxes	Provided by Ask AFS
ID Theft Protection	Identity Theft and Fraud Restoration Credit Activity Monitoring and Alerts Document Replacement for Social Security Cards and Birth Certificates	Provided by ID Sanctuary
Global Travel Services	Global Medical Assistance Medical Evacuation Emergency Travel Arrangements Translation Services Anywhere +100 miles from home	Provided by On Call International

## MEMBER COVERAGE

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## **DISCLAIMERS**