

# BCB Transport Benefits Plan Guide 2018



## Our employees are our most valuable asset.

### Message from Management...

You are our #1 asset, and your dedication and enthusiasm are the primary factors contributing to our ongoing success in the marketplace.

While we continue to see health care cost increase in the marketplace, we have worked hard to continue to offer affordable coverage. We offer multiple plan options through our carrier Tall Tree that will satisfy your requirement to maintain qualified health coverage so you will not be subject to any tax penalties for not having coverage. In fact, the company is providing the **MEC coverage at no cost to you**. If you wish to have additional coverage/benefits, you have the option to "buy up" on plans for you and your dependents.

Also available is our Telemedicine program via Healthiest You – **which is included for free if you elect coverage under one of our Tall Tree plans** or is available on a voluntary basis at a nominal rate. This is a great program you are able to utilize when you are away from home and need immediate care for typical primary care services or are in need of getting immediate prescriptions (cost of RX is separate)!

BCB Transport will continue to offer voluntary coverage for Dental, Vision, Long Term and Short Term Disability, Accident, Critical Illness, Cancer and Life insurance programs through our various providers. In order to comply with all laws and regulations, **we require that all employees go through our enrollment process – even if waiving all available coverage**. You will be notified by email as well as by your Driver Manager with the dates of your enrollment period. You will be asked to call in to our dedicated enroller who will be able to answer any additional questions you may have on any of the plans.

We will continue to do all we can to provide you with choices as well as continue our contributions to your health and wellness! We value your service and commitment to BCB Transport and hope that our appreciation for you, our dedicated employees, is reflected in the benefit package before you.

BCB Management

Please review network and coverage information closely as some providers may not accept reimbursement of plan and balance bill you the difference. Always request pre-certification and authorization before receiving care for any services over \$250 (recommended). All plans and rates are subject to change at discretion of carrier. Refer to SBC / SPD from carrier for full coverage details. Summary below is only brief summary and does not replace or authorize carrier to provide coverage.



# Tall Tree - MEC and MVP Plans

Customer Service: Toll Free 877-453-4201 Direct 801.274-8100

Tall Tree Medical Plan Options - check network as some providers may not accept 150% of Medicare reimbursement.				
In-Network Benefit Summary	Option 1 MEC Only	Option 2 Enhanced MEC	Option 3 Basic MVP	Option 4 MVP Plus
Individual Deductible	N/A	\$0	\$6,500	\$0
Family Deductible	N/A	\$0	\$13,700	\$0
Individual Out-of-Pocket	N/A	\$6,500	\$6,500	\$2,000
Family Out-of-Pocket	N/A	\$13,000	\$13,700	\$13,200
Primary Care Visit	N/A	\$20	\$50 Copay + 40%	\$20
Specialist Visit	N/A	\$40	\$70 Copay + 40%	\$40
Preventative Care	No Charge	No Charge	No Charge	No Charge
Simple Diagnostic	N/A	\$50	Deductible, then 100%	\$50 Copay
Complex Diagnostic	N/A	\$400	Deductible, then 100%	\$400 Copay, Plan pays 150% of Medicare Allowable
Urgent Care	N/A	\$50	\$70 Copay + 40%	\$50
Emergency Room	N/A	No Benefit	Deductible, then 100%; Plan Pays 150% of Medicare allowable	\$400 Copay, Plan pays 150% of Medicare Allowable
Hospitalization	N/A	No Benefit	Deductible, then 100%; Plan Pays 150% of Medicare allowable	\$400 Copay, Plan pays 150% of Medicare Allowable
TeleMedicine	N/A	included with no copay	included with no copay	included with no copay
Prescription Drug	CMS required RX only at \$0 Copay	\$10 Generic only	Deductible, then 100%	\$40 Generic Only
Network	PHCS for covered services	PHCS	PHCS for primary care / specialist and 150% of Medicare allowable for all major services. Some providers may not accept and you may be subject to balance billing.	PHCS for primary care / specialist and 150% of Medicare allowable for all major services. Some providers may not accept and you may be subject to balance billing.

Tall Tree Administrators Claims Address  
P.O. Box 1807 Draper, UT 84020  
Emdeon Payor ID: 88067

## HealthiestYou – Telemedicine



With HealthiestYou you can connect to a doctor, get treatment, and obtain prescriptions (filled separately), 24 hours a day, 7 days a week over the phone or via the mobile app. Using HealthiestYou can SAVE YOU TONS OF MONEY and no more sitting around in waiting rooms. This is FREE for anyone enrolled in one of the Tall Tree group medical plans. You can enroll voluntarily for a nominal fee.



# United Healthcare Dental and Vision

Brief Summary of In-Network benefits ONLY and not a guarantee of Covered Services. Refer to SBC / SPD from carrier for full coverage details.

United Health Care Dental		
In-Network Benefit Summary	Option 1 A7975	Option 2 P0206 MAC
Individual Deductible	\$50	\$50
Family Deductible	\$150	\$150
Annual Maximum Benefit	\$1,000 per person per calendar year	\$1,500 per person per calendar year
Annual Deductible Applies to:	Basic and Major Services Only	Basic and Major Services Only
Ortho Eligibility	Up to age 19	Up to age 19
Preventive Services	100%	100%
Basic Dental Services	80% after deductible	80% after deductible
Major Dental Services	50% after deductible	50% after deductible
Orthodontic Services	50% up to \$1,000 per person / lifetime	50% up to \$1,500 per person / lifetime
United Health Care Vision		
In-Network Benefit Summary	Option 1 VH010	
Comprehensive Vision Exam	\$10	
Materials	\$25	
Exam / Lenses / Frames Frequency	Once every 12 months	
Lenses	Covered in full after applicable copay	
Frames	\$150 Retail Frame Allowance after applicable copay	
Contact Lenses	Up to 4 boxes + fitting and 2 follow-up visits after applicable copay	
Contact Lenses - Medically Necessary	Covered in full after applicable copay	

## Short & Long Term Disability Sun Life



The single largest asset we have is our ability to earn a living. Sun life allows you to protect up to 60% of your income in the event you experience a disability. Speak with our enrollment counselors to determine final costs and coverage amounts.

## Life, Accident, Cancer, etc. Colonial



Accidents and tragedies do happen. We are able to find carriers who will offer you and your dependents coverage for instances such as Accident, Cancer or other Critical Illnesses. Benefits are able to work alongside your medical plans to try to minimize your costs for certain covered services – ER Visits, Accidents, etc...