BENEFITS GUIDE / PLAN RULES

Insurance Solutions

# Employee benefits

BROCHURE TEMPLATE

#### Navigating Life's Risks, Securing Your Future.



INSURANCE / MEDICAL PLANS / BENEFITS / ADDITIONAL BENEFITS



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Additional information

## Overview

Insurance Solutions is your trusted guide through life's unpredictable seas. Like a beacon in the storm, we offer insurance solutions to protect you and your loved ones. Our commitment to integrity, reliability, and personalized service ensures that you have a safe harbor to navigate through life's risks

✔ Multiple plans

✔ Quality providers ✔

Plan flexibility

#### How to use this guide:

Navigate with Ease:

Use the table of contents to quickly find the information you need.

Simply click on a section title to jump to that part of the guide.

Stay Updated:

Keep an eye out for updates and announcements. We'll regularly update the guide with the latest information and resources to ensure you're always informed

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Interactive Features:

Take advantage of interactive elements throughout the guide. Click on links, buttons, and tabs to access additional information, resources, and tools.

#### Contact information:

Telehealth:

(555) 789-0123 | (555) 234-5678 | (555) 678-9012

Prescription benefits:

(555) 345-6789 | (555) 789-0123

Call center ( medical benefits, eligibility, id cards ) (555) 456- 7890 | (555) 678-9012 | (555) 345-6789

INSURANCE SOLUTIONS

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(555) 789-0123

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## 2024 Updates

We understand the importance of staying current with industry trends and meeting the evolving needs of our employees, which is why we're constantly striving to improve.

#### The changes will take effect at the start of the plan year(June1)

✔ Expanded Telehealth Services: We've enhanced our telehealth offerings to provide greater access to virtual healthcare services, including expanded specialties and extended hours for appointments.



✔ Wellness Program Enhancements: Our revamped wellness program now offers additional resources and incentives to support your health and wellbeing journey, including fitness challenges, nutrition counseling, and stress management workshops.

✔ Updated Coverage Options: We've introduced new coverage options to meet the evolving needs of our employees, including enhanced dental and vision plans, as well as additional voluntary benefits such as pet insurance and identity theft protection.

## Wellbeing

#### Wellbeing Program Overview

Our program offers a range of services and resources designed to help you lead a healthier lifestyle, manage your health conditions effectively, and prevent future health issues. From fitness programs to maternity care and ongoing condition management, our Wellbeing Program is here to support you every step of the way.

##### Fitness program

Our fitness program provides you with access to a variety of exercise options to help you stay active and fit. From gym memberships to virtual workout classes, we offer resources to suit your preferences and fitness goals.

##### Health center

Visit our health center for preventive screenings, wellness exams, and health assessments. Our team of healthcare professionals is here to provide personalized guidance and support for your health needs.

##### Lifestyle

Learn about healthy lifestyle habits and strategies for improving your overall well- being. From nutrition guidance to stress management techniques, we offer resources to help you adopt healthier habits for life.

##### Maternity care

Expecting a baby? Our maternity care program offers comprehensive support for moms-to-be, including prenatal care, childbirth education, lactation support, and postpartum care.

##### Ongoing condition

If you're managing a chronic health condition, our ongoing condition management program can help. Receive resources to help you effectively manage your condition and improve your quality of life.

##### Complex condition

For members with complex health conditions, our specialized program offers advanced care coordination, expert consultations, and access to specialty services to ensure you receive the comprehensive care you need.



## Telehealth

Telehealth allows you to consult with healthcare providers remotely, via phone, video, or secure messaging, bringing quality healthcare directly to you, wherever you are.

|  |  |  |
| --- | --- | --- |
| General medicine | Mental health | Dermatology |
| Routine medical consultations | Therapy sessions | Skin evaluations |
| Prescription refills | Counseling and support | Treatment plans for skin conditions |
| Management of chronic conditions | Medication management | Prescription of topical medications |
| Treatment of minor illnesses and injuries | Stress management techniques | Acne management and treatment |
| Follow-up care for post- operative patients | Addiction recovery support | Eczema and psoriasis management |
| Smoking cessation counseling | Grief counseling | Wound care and follow-up |
| Weight management consultations | Trauma therapy | Dermatitis and rash evaluation |
| Allergy management and treatment | Anger management | Skin cancer screenings |



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| --- | --- | --- |
| Telehealth appointments can often be scheduled quickly, allowing you to address health concerns promptly and prevent them from escalating. |  | The associated telehealth costs:  Co-payments Out-of-Pocket Costs  Non-Covered Services |

# Medical Plans

#### SECTION 03

* NAVIGATING LIFE'S RISKS  SECURING YOUR FUTURE



#### Terms explained:

Service: This column outlines the specific medical services covered by the insurance plan, such as office visits, urgent care, emergency room visits, surgical procedures, and prescription medications.

Deductible/OOP Maximum: This column describes the financial thresholds that policyholders must meet before the insurance coverage takes effect or limits the total amount of money the policyholder will have to pay out of pocket for covered services in a given year.

In-Network Cost: This refers to the cost of healthcare services received from providers who are contracted with the insurance company. In-network providers typically have negotiated rates with the insurance company, resulting in lower out-of-pocket costs for the policyholder.

Out-of-Network Cost: This indicates the cost of healthcare services obtained from providers who are not part of the insurance company's network. Out-of-network providers do not have negotiated rates with the insurance company, leading to higher out-of-pocket expenses for the policyholder.

Additionally, insurance plans often provide less coverage for out-of-network services compared to in-network services.

### Insurance Solutions

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