



# FLEXIBLE COMPENSATION BOOKLET

**ST. CLAIR COUNTY  
EMPLOYEES**



**BENEFIT PLAN YEAR  
01/01/2023 - 12/31/2023**

**2023 Flexible Benefit Menu  
Community Blue Plan**

<b>BENEFIT</b>	<b>CORE</b>	<b>OPTION I</b>	<b>OPTION II</b>
<b>Medical – BCBS</b>	PPO/Community Blue Plan 8 Preventative Services \$20 Office Visit Co-pay \$20 Chiropractic Visit Co-Pay \$15/30/45 Rx Co-pay \$500 Individual Deductible * \$1000 Family Deductible * 80/20% Co-insurance * \$2500/\$5000 (Ind/Family) Co-Insurance Maximum (Plus Deductible) * \$6350/\$12700 (Ind/Family) * Out-of-Pocket Max Inc Deduct, Co-pays * In-Network Services Includes Vision & Hearing Benefits  <u><b>COST</b></u> <b>Single</b> \$1220.90/26 = \$46.96/pay <b>2-Person</b> \$2930.11/26 = \$112.70/pay <b>Family</b> \$3662.66/26 = \$140.87/pay	OPT OUT  Complete and Return Declination of Health Insurance Form on Page 10.  <i>Please refer to your Labor Agreement to            determine eligibility.</i>  <u><b>CASH REBATE</b></u> <b>Single</b> \$ 650/yr <b>Two Person</b> \$1100/yr <b>Family</b> \$1350/yr	N/A
<b>Dental - DELTA</b>	Class I (Preventative)     100% Class I (Other)             50% Class II & III                 50% Annual Maximum             \$1000 Class IV (Orthodontic)     50% Lifetime Maximum (Ortho)   \$1500	OPT OUT <i>Please refer to your Labor Agreement            to determine eligibility.</i>  <b>\$200 to a Flexible            Reimbursement Account</b>	OPT OUT <i>Please refer to your Labor Agreement            to determine eligibility.</i>  <b>\$150 Cash Rebate</b>
<b>Long Term Disability</b>	66 2/3% to \$4,000, up to a maximum of 5 (five) years	Employee may purchase 70% to \$6000, to maximum benefit period	
<b>Life Insurance</b>	Current Labor Agreement Benefit Level	Employee may purchase an additional 1x Core amount	Employee may purchase an additional 2x Core amount
<b>Uninsured Health Care Reimbursement Account</b>	Pretax dollar payroll deductions to a maximum of \$2,850 Uninsured Health Care expenses.		
<b>Dependent Care Reimbursement Account</b>	Pretax dollar payroll deductions to a maximum of \$5,000 Dependent Care expenses.		

**THE ABOVE TABLE SHOULD BE READ ACROSS NOT VERTICALLY. SELECT ONE OPTION FROM EACH BENEFIT CATEGORY.**

**Additional Voluntary Benefits Including AFLAC, Pet Insurance, Legal/IDShield, Medtipster**

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**ADMINISTRATOR –**

St Clair County will administer the entire Flexible Compensation Program. St. Clair County has retained HealthEquity to administer the Reimbursement Accounts. Representatives will be available to answer any questions that you may have either prior to or during enrollment. They will also be responsible for handling the plan on an ongoing basis. For assistance call the Member Service Team at 1-877-924-3967. You can also log into your account online and use the chat function from 8:00 am to 8:00 pm ET.

# Introduction

It is inconceivable to think that a single person, a family with children and a couple approaching retirement would all want the same benefits. That is why the Administration and Employee representatives of St. Clair County, Michigan gathered together to create the **St. Clair County Flexible Compensation Plan**.

Flexible Compensation is based on the concept that you are the best judge of your benefit needs. Therefore, the program provides you with a Core of essential coverage and then gives you the option of either electing additional coverage, less coverage or opting out of coverage altogether. Should you decide to take less comprehensive coverage or no coverage at all, you may be eligible to receive a designated amount of cash. **That cash can either be reinvested elsewhere in the menu or added to your earnings and received over your normal pay schedule.**

Flexible Compensation also provides you with an array of benefit alternatives previously unavailable and gives you the opportunity to pay for those benefits before the government takes out any taxes. By shifting current out-of-pocket expenses and paying them through the Flexible Compensation Plan pretax, you not only take care of your necessary responsibilities, but you give yourself a **pay raise** at the same time. In turn, your pay raise can be used to enhance Core benefits or purchase other benefits that were previously unaffordable. (See example on next page.)

The opportunity to choose is accompanied by the responsibility of understanding your choices. This booklet provides information about Flexible Compensation and the options that are available to you.

In addition, you will find worksheets to help determine your benefit needs. It is essential that you complete the worksheets prior to enrollment, since these are intended to assist you in making the proper benefit selections. Enrollment can only be held **once** each year so make sure that you are prepared.

## PLAN OVERVIEW

St. Clair County's Flexible Compensation Program is made up of two components:  
The Core Program and Employee Options.

**The Core Program** - includes all the current levels of coverage provided by the County:

- Medical Coverage for you and your eligible dependents up to the age of 26
- Dental Coverage for you and your eligible dependents
- Term Life Insurance
- Long Term Disability Insurance (**Only if included in your Labor Agreement**)

**Employee Options** - allow you to modify the Core Program, as you wish.

Included among your Employee Options are a number of different alternatives:  
(Please refer to your **Labor Agreement to determine eligibility of these options**)

- No Medical Coverage in exchange for cash
- No Dental Coverage in exchange for Reimbursement Account
- No Dental Coverage in exchange for cash
- Additional Long Term Disability Insurance
- Additional Term Life Insurance
- An Employee Reimbursement Account for Uninsured Health Care and/or Dependent Care Expenses
- Additional Voluntary Benefits



**The following example (assuming Single taxpayer) illustrates how the payment of after-tax expenses on a pretax basis creates a pay raise for the employee.**

	<u>With Account</u>	<u>Without Account</u>
Annual Gross Salary	24,000	24,000
Dependent Care	1,800	0
Health Care Expenses	<u>700</u>	<u>0</u>
<b>Taxable Income</b>	<b>21,500</b>	<b>24,000</b>
Federal Tax (18.5% blended)	3,978	4,440
FICA (7.65%)	1,645	1,836
State Tax (3.9%)	<u>839</u>	<u>936</u>
(Total taxes = 30.05%)		
<b>After-Tax Income</b>	15,038	16,788
After-Tax Dependent Care	0	1,800
After-Tax Health Care	<u>0</u>	<u>700</u>
<b>Spendable Income</b>	<b>\$15,038</b>	<b>\$14,288</b>
<b>NET PAY RAISE</b>	<b><u>750.00</u></b>	

**NOTE: A portion of your pay raise should be used to address the possible disadvantage of pretax funding. (See the section entitled "How to Avoid Potential Disadvantages").**

# Liability Worksheet

Before you can decide which benefits to choose, it is necessary to evaluate your own personal financial responsibilities. Fill in the blanks below as accurately as possible. Once you have completed this section, you will be able to determine your benefit needs.

## MONTHLY EXPENSES

	<b>MONTHLY PAYMENT</b>	<b>OUTSTANDING LIABILITY</b>
Mortgages/Rent	\$ _____	_____
NOTE: If your homeowners insurance and taxes are included with your mortgage payment, then include here and skip those items as annual expenses.		
Second Mortgage	\$ _____	_____
Car Payment	\$ _____	_____
Car Expense (gas/repairs)	\$ _____	_____
Utilities: Electric \$ _____ + Gas \$ _____ + Phone \$ _____ + Water/Sewage \$ _____ + Cable \$ _____ + Other \$ _____	= _____	
Food/Sundries	\$ _____	
Installment Loans	\$ _____	_____
Credit Cards	\$ _____	_____
Entertainment (theater, movies, sporting events, restaurants)	\$ _____	
Miscellaneous (special occasions, money for children, etc.)	\$ _____	
Monthly Total:	\$ _____	
	x12	
Annual (monthly) Subtotal:	\$ _____	*

\* Note: Carry this number to the bottom marked Annual (monthly) Subtotal.

## ANNUAL EXPENSES

	<b>ANNUAL PAYMENT</b>	
Taxes (primary residence, secondary residence, other property)	\$ _____	
Vacation(s)	\$ _____	
Insurance(s): Life \$ _____ + Auto \$ _____ + Homeowners \$ _____ + Health \$ _____ + Cancer \$ _____ + Disability \$ _____ + Other \$ _____	= _____	
Miscellaneous (tuition, political, religious donations)	\$ _____	
Annual Subtotal	\$ _____	
Annual (monthly) Subtotal +	\$ _____	*
<b>TOTAL YEARLY EXPENSES</b>	\$ _____	<b>TOTAL OUTSTANDING \$LIABILITIES</b>
		\$ _____

# Term Life Coverage

Term Life coverage provides a source of funds to assist you in meeting financial responsibilities in the event of your death. It may be used to ensure the repayment of a loan or mortgage for yourself or your family. It can cover your children's college tuition or provide a source of income for your dependents.

## **CORE**

**The Core Term Life coverage benefit amount is based upon your Labor Agreement.** Please refer to your Labor Agreement for details.

## **EMPLOYEE OPTIONS**

### **OPTION I**

**Additional 1 x Core Amount  
(No AD&D)**

### **OPTION II**

**Additional 2 x Core Amount  
(No AD&D)**

If you wish, you may add to your Core coverage by purchasing additional Term Life coverage. You will be required to provide evidence of insurability. This form can be obtained from the Human Resource Department. Coverage is effective upon written approval from the carrier. The first \$50,000 of coverage can be paid for with pretax dollars. With amounts in excess of \$50,000, the Internal Revenue Service requires taxation on a portion of your premium. The cost to provide this coverage is reflected on the rate sheet, page 5.

# Optional Term Life Coverage

<u>AGE</u>	<u>Cost per thousand per month</u>
0 - 34 .....	\$ .13
35 - 39 .....	\$ .17
40 - 44 .....	\$ .23
45 - 49 .....	\$ .33
50 - 54 .....	\$ .51
55 - 59 .....	\$ .80
60 - 64 .....	\$1.28
65 - 69 .....	\$2.42
70 - 74 .....	\$3.96
75 - 79 .....	\$6.82

To calculate the cost of additional term life insurance:

1) Find your age and corresponding monthly cost per thousand

$$2) \frac{\text{Cost per thousand}}{\text{Cost per thousand}} \times \frac{\text{Life ins. amt (omit 000)}}{\text{Life ins. amt (omit 000)}} = \frac{\text{Monthly Cost}}{\text{Monthly Cost}}$$

$$3) \frac{\text{Monthly Cost}}{\text{Monthly Cost}} \times \frac{12 \text{ months}}{12 \text{ months}} = \frac{\text{Annual Cost}}{\text{Annual Cost}}$$

$$4) \frac{\text{Annual Cost}}{\text{Annual Cost}} \div \frac{26}{\text{No. of pays}} = \frac{\text{Cost per pay}}{\text{Cost per pay}}$$

## EXAMPLE:

- 38 years old (.17 per thousand)
- Base Life Insurance \$30,000
- would like to purchase additional one (1) x base
- 26 pays per year

$$2) \frac{.17}{\text{Cost per thousand}} \times \frac{30}{\text{Life ins. amt (omit 000)}} = \frac{5.10}{\text{Monthly Cost}}$$

$$3) \frac{5.10}{\text{Monthly Cost}} \times \frac{12 \text{ months}}{12 \text{ months}} = \frac{61.20}{\text{Annual Cost}}$$

$$4) \frac{61.20}{\text{Annual Cost}} \div \frac{26}{\text{No. of pays}} = \frac{2.35}{\text{Cost per pay}}$$

# Long-Term Disability Coverage

(Consult your current Labor Agreement for availability and coverage level.)

Long-Term Disability (LTD) benefits provide income if you are unable to work for a prolonged period due to illness or injury.

## CORE

The payments, which begin **180 days** after the onset of your disability, replace **66 2/3%** of your base monthly salary. The minimum benefit is the greater of **\$100** or **10%** of your gross income. The maximum benefit is **\$4,000** per month.

Disability benefits are available if you are disabled from your own occupation for the first 2 years and from any occupation (taking into consideration education and experience) for a maximum of 5 years.

LTD benefits are coordinated with other benefits such as Social Security, Workers Compensation, Employers Retirement Plan, any other Group Insurance Plan.

Coverage is effective on the date of completion of three (3) months of active employment.

Percent of Monthly Salary	66 2/3%	
Maximum Monthly Benefit	\$4,000	
Maximum Benefit Period:	<u>Age at Disability</u>	
	Less than age 65	Up to 5 Years
	65 – 68	To age 70 but not less than 1 year
	69 and Over	1 Year

## EMPLOYEE OPTIONS

If you wish to protect more of your income, you may elect to purchase additional Long-Term Disability coverage. This increases the percentage of your monthly income that would be replaced in the event of a disability.

Percent of Monthly Salary	70%	
Maximum Monthly Benefit	\$6,000	
Maximum Benefit Period:	<u>Age at Disability</u>	
	Less than age 60	To age 65 but not less than 60 months
	60	60 months
	61	48 months
	62	42 months
	63	30 months
	65	24 months
	66	21 months
	67	18 months
	68	15 months
	69 and over	12 months

The cost to purchase this coverage is reflected on the rate sheet, page 7.



# Optional Long-Term Disability Coverage

<u>AGE</u>	<u>Monthly Rate (per \$100 of Benefit)</u>
0 - 24 .....	\$ .13
25 - 29 .....	\$ .15
30 - 34 .....	\$ .24
35 - 39 .....	\$ .32
40 - 44 .....	\$ .43
45 - 49 .....	\$ .59
50 - 54 .....	\$ .86
55 - 59 .....	\$ .82
60 - 64 .....	\$ .28
65 - 69 .....	\$ .28
70 + .....	\$ .28

To calculate the cost of additional Long Term Disability Insurance:

$$(1) \text{ \$ } \frac{\text{Annual Salary}}{\text{rate}/100} \times \text{rate}/100 = \text{ \$ } \text{Annual Cost}$$

$$(2) \text{ \$ } \frac{\text{Annual Cost}}{\# \text{ of Pays}} / \frac{26}{\# \text{ of Pays}} = \text{ \$ } \text{Cost Per Pay}$$

**EXAMPLE:**

- Age 35
- Annual Salary \$45,000
- Would like to purchase additional long-term disability benefits
- 26 pays per year

$$(1) \text{ \$ } \frac{45,000}{.0032} \times .0032 = \text{ \$ } 144.00$$

Annual Salary      rate/100      Annual Cost

$$(2) \text{ \$ } \frac{144.00}{26} / \frac{26}{26} = \text{ \$ } 5.54$$

Annual Cost      # of Pays      # of Pays      Cost Per Pay

# Dental Coverage

The schedule below provides a comparison and explanation of all dental options available. Each eligible employee must elect one option only. Should you elect a coverage with a cash rebate, that rebate will be returned in equal installments over the annual Flexible Compensation Plan Year pay schedule. You may spend your rebated dollars on other coverage elsewhere in the menu.

		CORE	OPTION I	OPTION II
DEDUCTIBLE	Up front payment by employee.	0	-	-
COINSURANCE	CLASS I: Diagnostic, preventative and minor emergency procedures to relieve pain	100%	-	-
	CLASS I: Radiographs, emergency palliative, restorative, oral surgery, endodontic and periodontic.	50%	-	-
	CLASS II & III: Bridges and partial and complete dentures.	50%	-	-
	CLASS IV: Orthodontic services for treatment and procedures required for the correction of malposed teeth. No age limit.  Please refer to your Labor Agreement for benefit level.	50%	-	-
ANNUAL MAXIMUM	Each member is entitled to maximum benefits of this amount every contract year.	\$1,000	-	-
ORTHODONTIC LIFETIME	Each member has a lifetime maximum of this amount available for orthodontic services.  Please refer to your Labor Agreement for benefit level.	\$1,500	-	-
CASH REBATE-REIMBURSEMENT ACCOUNT	Cash may be deposited into a Flexible Reimbursement Account.	0	\$200	0
CASH REBATE	Cash may be received in your paycheck.	0	0	\$150

- *Employees and retirees of the County, that have a spouse working for or retired from the County or County agency, may or may not be eligible to participate in the Opt Out plan option. Please refer to your Labor Agreement to determine eligibility.*

# Medical Coverage - At A Glance

The schedule below provides a "comparison-at-a-glance" of all medical options. Please refer to the Benefits-At-A-Glance available in Human Resources or online for detailed explanations of coverage and your current Labor Agreement before making your selection. Each employee must elect one option only. Should you elect coverage with a cash rebate, that rebate will be returned in equal installments over the Flexible Compensation Plan Year pay schedule. You may spend your rebated dollars on other coverage elsewhere in the menu. Employees who wish to opt out of coverage must sign the declination of health insurance form on page 10. Dependent coverage is available with any option for spouses and eligible dependents up to the end of the month in which they turn age 26.

BENEFIT	CORE	OPTION I
CARRIER:	Blue Cross/Blue Shield PPO Community Blue Plan 8	Opt Out - No Coverage
DEDUCTIBLE *	\$500/\$1000	-
CO-PAYMENT *	80% Plan Pays 20% You Pay	-
CO-INSURANCE MAX * <i>(Does not include Deductible)</i>	\$2500/\$5000	-
OUT-OF-POCKET MAX * <i>(Includes Co-pays/Deductibles)</i>	\$6350/\$12700	
DRUG PLAN	\$15/\$30/\$45 Copay	-
CASH REBATE (Annual) *Refer to your CBA	None	Single \$ 650 Two Person \$1,100 Family \$1,350
EMPLOYEE COST (Annual)	Single \$ 1220.90 Two Person \$ 2930.11 Family \$ 3662.66	N/A

\* In-Network Services

- *Employees and retirees of the County, that have a spouse working for or retired from the County or County agency, may or may not be eligible to participate in the Opt Out plan option. Please refer to your Labor Agreement to determine eligibility.*

# Opt Out

## DECLINATION OF HEALTH INSURANCE

I, \_\_\_\_\_, hereby elect to decline my health insurance coverage offered through the County of St. Clair, Michigan. I elect to receive \$\_\_\_\_\_ annually (distributed equally throughout the plan year payroll schedule) in lieu of this health insurance benefit. I understand that if the health insurance provided by \_\_\_\_\_ should terminate I may have the right to re-elect coverage through St. Clair County.

Please be advised of the following consequences regarding your decision to waive coverage:

- You should be aware of the individual responsibility requirement under the Affordable Care Act. If you refuse the offer of the Employer's health coverage and do not obtain the required coverage on your own, you will be subject to a penalty.
- You cannot enroll in the Employer's health plan until the next open enrollment. However, if you are covered under another plan, but that coverage is lost, you can enroll in your Employer's health plan immediately. You must request enrollment within 30 days of losing the other coverage.
- If you gain a new dependent through birth, adoption or marriage, you may enroll yourself, the new dependent, and the entire family at that time, but you must do so within 30 days of gaining the new dependent. If you miss the 30-day enrollment deadline, you must wait until open enrollment.

I acknowledge that the Employer has offered me affordable minimum essential coverage, as defined under the Affordable Care Act, for the period from January 1, 2023 to December 31, 2023. I further acknowledge that I have minimum essential coverage through another source. I have read the above and I understand the consequences of my waiver of coverage.

\_\_\_\_\_  
(Employee's Signature)

Date\_\_\_\_\_

\_\_\_\_\_  
(Print Name)

*\*Employees and retirees of the County, that have a spouse working for or retired from the County or County agency, may or may not be eligible to participate in the Opt Out plan option. Please refer to your Labor Agreement to determine eligibility.*

**Please return this form, along with proof of other insurance to Human Resources.**

# Employee Reimbursement Account

One of the most attractive features of the Flexible Compensation Program is your Employee Reimbursement Account. It enables you to pay a portion of your uninsured Health Care and Dependent Care expenses with pretax dollars. This can save you a considerable amount in taxes.

The Employee Reimbursement Account has two parts: one for uninsured Health Care expenses and one for Dependent Care expenses. Just before the beginning of each plan year, you will have the opportunity to elect to fund your Reimbursement Account for the coming year. The amount that you select will be deducted from your gross salary through automatic payroll deductions. Then, during the plan year, you may submit claims to the Administrator to reimburse yourself for Dependent Care expenses and/or Health Care expenses incurred during the plan year but not reimbursed by your insurance plans. Please note, expenses must be incurred during the applicable plan year. For purposes of these Plans, an expense is considered "incurred" when the service is rendered.

## NOTES ABOUT YOUR ACCOUNT

During the year, you should keep receipts for all qualified expenses. To receive reimbursements, you may complete a reimbursement form through the online portal or through an app on your mobile device. You may also request a paper form be sent to you via email to submit through mail or fax if you choose. You may submit claims anytime and reimbursement checks are run on a daily basis. Turnaround time for claim processing is 2 business days plus mail delivery time. You may choose to do direct deposit with funds being in your account within 4 business days. There will be one final check run 90 days after the plan year end.

You will receive a debit card attached to your Flexible Spending Account. The benefit of the debit card is it allows you to pay for your expenses with your debit card at the point of service without having to pay out-of-pocket and then wait for the reimbursement. Please understand that the card does not necessarily make a Flex account completely paperless, you will still need to submit receipts for certain expenses. However, expenses such as office copays and prescription copays will not require any additional paperwork.

For assistance with your Flexible Spending Account, call HealthEquity at 1-877-924-3967. You can also login into your online account and use the chat function from 8:00 am to 8:00 pm ET.



## ***PLEASE KEEP THESE IMPORTANT CONSIDERATIONS IN MIND:***

1. **The Internal Revenue Service (IRS) requires that any money left in your account at the end of the plan year must be forfeited.** This means you should allocate only as much to the Account as you feel certain you will incur in reimbursable expenses during the year. All expenses incurred during a plan year must be submitted for reimbursement and postmarked by March 31st of the following year. Otherwise, any money left in the Account will be forfeited. **Note: St. Clair County has opted to allow employees an additional 2 ½ month to incur claims after the plan year ends.**

In the unlikely event of a forfeiture, there may still be substantial tax savings to the employee. For example, assume an employee contributes \$2,400 to the plan, but only incurs \$2,000 of expenses. The \$2,000 of expenses are reimbursed tax free and the unused \$400, in this case, would be forfeited. An employee in the 30% tax bracket (combined Federal, State, FICA) saves \$720 in taxes on the \$2,400 set aside ( $\$2,400 \times 30\% = 720$ ). If you subtract the \$400 loss attributable to the forfeiture from the \$720 tax savings, the employee still comes out \$320 ahead.

2. If you elect to participate, the amount you designate will be withheld automatically from your paycheck in equal installments. The minimum contribution to the Account is \$5 per month.
3. The annual re-enrollment period is the only time you may change your selections unless you have a change in "family status". Qualifying "status changes" for benefits provided under this plan are subject to approval of your employer, must be on account of a particular event, and satisfy any specific consistency rules that may apply to the particular benefit. Please reference your summary plan description for a detailed list of qualified "status changes". Examples include:

- **Change in your legal marital status, on account of marriage, divorce, death of your spouse, legal separation or annulment;**
- **Change in the number of your dependents, due to birth, adoption, placement for adoption, or death of a dependent;**
- **Change in employment status for you, your spouse, or a dependent;**
- **Change because your dependent satisfies (or ceases to satisfy) the eligibility requirements;**
- **Significant cost increases in a qualifying benefit (other than Uninsured Health Care accounts);**
- **A change in coverage in a spouse's or dependent's Section 125 Plan;**
- **A leave under the Family Medical Leave Act;**

**It is very important for you to understand that you must notify the Human Resources Department within 30 days of a "status change" in order to be allowed to select different benefit options.** This includes adding dependent coverage. If you have a status change, the new coverage becomes effective as of the date you notify the Human Resources Department of the change or, if administratively possible, the date of the status change. It will always be to your best advantage to notify the Human Resources Department as soon as possible.

4. Although you have only one Reimbursement Account, the Uninsured Health Care portion and Dependent Care portion are entirely separate. Only Health Care expenses may be reimbursed from the Health Care portion; only Dependent Care expenses may be reimbursed from the Dependent Care portion. Once a given portion is used up for the year, no more expenses may be reimbursed for that year. You cannot transfer funds from one portion of the Account to the other.
5. The Dependent Care portion of the Account cannot reimburse you for more money than has been deposited into it by the date you make a claim. Remember, your contributions are deducted each pay, so funds build up gradually in your Dependent Care Reimbursement Account. If you do submit a claim for more than the amount in your Account at that time, any excess will be held for reimbursement until sufficient funds have accumulated.
6. If you should terminate employment during the plan year, you will have 90 days to file for reimbursable expenses incurred during the period in which you were an eligible participant of the plan. In addition, you may have COBRA rights to continue your Flexible Spending Plan if you leave employment.
7. Keep in mind that the funds you contribute to your Reimbursement Account are deducted before taxes are withheld, so you have not paid any taxes on them. Therefore, any items submitted through your Employee Reimbursement Account cannot be used as either a tax credit or deduction.

## **How To Avoid Potential Disadvantages Should You Fund Your Employee Reimbursement Account**

Since contributions to your Employee Reimbursement Accounts are treated as a reduction in income, there will be a slight reduction in Worker's Compensation and Social Security disability, survivorship and retirement benefits. This potential disadvantage is easily overcome, if the employee invests part of their tax savings into either a Deferred Compensation or a cash value life insurance policy. **This reduction in income does not affect your county retirement benefit.** Please note, your retirement contribution is computed on your pay before deductions.

Typically, for every \$100 reduction in income for Social Security purposes, at age 40, an employee only has to invest \$5.00 out of \$22.00 in tax savings to have more benefits at retirement than the Social Security system would provide.

The amount of tax savings that have to be reinvested to make up for the lost Social Security benefit goes up the longer the employee is in the plan.

# Uninsured Health Care Expenses

You may contribute up to \$2,850 of your earned income per calendar year to the Health Care portion of the Account to reimburse yourself for expenses incurred by you or an eligible dependent. Common examples include:

- Plan deductibles and co-pays.
  - Medical, Dental and Vision expenses not reimbursed by your plan.
- Please note, an eligible expense must be a medically necessary expense incurred for diagnosis, cure, treatment, mitigation, or prevention of disease, or for the purpose of affecting any bodily function or structure.

The following is a *representative* list of Health Care expenses allowable under the Internal Revenue Code:

## Eligible FSA/HSA Healthcare Expenses

Please note that this list is not intended to be comprehensive tax advice.  
For more detailed information, please consult IRS Publication 501 or see your tax advisor.

- |  |   |   |
|--|---|---|
| <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Alcoholism treatment</li> <li>• Allergy shots and testing</li> <li>• Ambulance (ground or air)</li> <li>• Artificial limbs</li> <li>• Blind services and equipment</li> <li>• Car controls for handicapped*</li> <li>• Chiropractor services</li> <li>• Coinsurance and deductibles</li> <li>• Contact lenses</li> <li>• Crutches, wheelchairs, walkers</li> <li>• Deaf services – hearing aid/batteries, hearing aid animal &amp; care, lip reading expenses, modified telephone, etc.</li> <li>• Dental treatment</li> <li>• Dentures</li> <li>• Diagnostic tests</li> <li>• Doctor's fees</li> <li>• Drug addiction treatment &amp; facilities</li> <li>• Drugs (prescription)</li> </ul> | <ul style="list-style-type: none"> <li>• Eye examinations and eyeglasses</li> <li>• Home health and/or hospice care</li> <li>• Hospital services</li> <li>• Insulin</li> <li>• Laboratory fees</li> <li>• LASIK eye surgery</li> <li>• Medical alert (bracelet, necklace)</li> <li>• Medical monitoring and testing devices*</li> <li>• Nursing services</li> <li>• Obstetrical expenses</li> <li>• Occlusal guards</li> <li>• Operations and surgeries (legal)</li> <li>• Optometrists</li> <li>• Orthodontia</li> <li>• Orthopedic services</li> <li>• Osteopaths</li> <li>• Oxygen/oxygen equipment</li> <li>• Physical exams (except for employment-related physicals)</li> </ul> | <ul style="list-style-type: none"> <li>• Physical therapy</li> <li>• Psychiatric care, psychologists, psychotherapists</li> <li>• Radial keratotomy</li> <li>• Schools (special, relief, or handicapped)</li> <li>• Sexual dysfunction treatment</li> <li>• Smoking cessation</li> <li>• Surgical fees</li> <li>• Television or telephone for the hearing impaired</li> <li>• Therapy treatments*</li> <li>• Transportation (essentially and primarily for medical care; limits apply)</li> <li>• Vaccinations</li> <li>• Vitamins (prescription only)*</li> <li>• Weight loss programs*</li> <li>• X-rays</li> </ul> |
|--|---|---|

\*if prescribed for a particular ailment or medical condition; provider letter required

### Important Change Regarding Over-the Counter (OTC) Medications

Starting January 1, 2011, OTC medications will require a doctor's prescription to be eligible for FSA/HSA reimbursement.

As a result, OTC medications cannot be purchased using the *mySourceCard*® after 12/31/10 unless dispensed by a pharmacy the same as a standard prescription. If a manual claim is submitted for purchase of an OTC medication after 12/31/10, a prescription receipt must be included with the claim in order to receive reimbursement.

*Non-medicated* OTC products (gauze pads, diabetes test strips, saline solution, etc.) are not affected by this change in the law. You can continue to receive FSA/HSA reimbursement for such items after 12/31/10 in the same manner you do now.

## Eligible FSA/HSA OTC Medications and Products

### ELIGIBLE NOW, BUT WILL REQUIRE PRESCRIPTION TO REMAIN ELIGIBLE AFTER 12/31/10:

- Acne medications & treatments
- Allergy & sinus, cold, flu & cough remedies (antihistamines, decongestants, cough syrups, cough drops, nasal sprays, medicated rubs, etc.)
- Antacids & acid controllers (tablets, liquids, capsules)
- Antibiotic & antiseptic sprays, creams & ointments
- Anti-diarrheals
- Anti-fungals
- Anti-gas & stomach remedies
- Anti-itch & insect bite remedies
- Anti-parasitics
- Digestive aids
- Baby care (diaper rash ointments, teething gel, rehydration fluids, etc.)
- Contraceptives (condoms, gels, foams, suppositories, etc.)
- Eczema & psoriasis remedies
- Eye drops, ear drops, nasal sprays
- First aid kits
- Hemorrhoidal preparations
- Hydrogen peroxide, rubbing alcohol
- Laxatives
- Medicated bandaids & dressings
- Motion sickness remedies
- Nicotine medications (smoking cessation aids)
- Pain relievers (aspirin, ibuprofen, acetaminophen, naproxen, etc.)
- Sleep aids & sedatives
- Wart removal remedies, corn patches

### ELIGIBLE NOW AND WILL REMAIN ELIGIBLE AFTER 12/31/10 WITH NO PRESCRIPTION REQUIRED:

- Braces & supports
- Contact lens solution
- Diabetic testing supplies & equipment
- Durable medical equipment (power chairs, walkers, wheelchairs, CPAP equipment & supplies, etc.)
- Home diagnostic (pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.)
- Non-medicated bandaids, rolled bandages & dressings
- Reading glasses

All OTC items listed are examples.

*Note: Currently, in order to receive a tax deduction for medical expenses on your tax return; expenses must exceed 7.5% of your adjusted gross income. Therefore, your Uninsured Health Care expense account provides you with the only opportunity to receive full credit for ALL medical expenses incurred regardless of income.*

# Estimating Health Care Expenses For You and Your Family

(You should refer to the sections entitled "Medical/Dental Options" to help you accurately estimate your expenses.)

	<b>Previous Year (Actual)</b>	<b>This Year (Expected)</b>
Medical plan deductibles	\$ _____	\$ _____
Medical plan coinsurance (the percentage that your plan does not pay)	\$ _____	\$ _____
Dental or orthodontic expenses that are not covered by your plan	\$ _____	\$ _____
Vision care expenses	\$ _____	\$ _____
Hearing aids	\$ _____	\$ _____
Medicine or drugs prescribed by a doctor but not covered by your plan	\$ _____	\$ _____
Other qualified expenses not paid by your plan	\$ _____	\$ _____
<b>YOUR TOTAL HEALTH CARE EXPENSES:</b>	<b>\$ _____</b>	<b>\$ _____</b>

# Dependent Care Expenses

The Employee Reimbursement Account can be used to pay for Dependent Care expenses that enable you and your spouse to work or to search actively for work.

## Reimbursement Limitations:

A married employee may only be reimbursed for Dependent Care expenses up to the lesser of:

- a. \$5,000 (\$2,500 if married filing a separate return); or
- b. 50% of the employee's compensation; or
- c. the earned income of the employee's spouse.

Therefore, a married employee whose spouse does not work is generally not entitled to Dependent Care assistance reimbursement. However, if the employee's spouse is a full-time student or incapable of caring for himself or herself then the employee will be allowed a limited benefit under the plan. The allowable limit of reimbursement for each month the spouse is a full-time student is \$200 if the employee has one dependent or \$400 if the employee has two or more. If the employee's spouse is incapacitated, the allowable limit is \$200 per month if the employee has one or more additional dependents.

An unmarried employee may be reimbursed for all Dependent Care expenses up to the lesser of:

- a. \$5,000; or
- b. 50% of the employee's compensation

For the purpose of Dependent Care expenses, a dependent includes anyone you claim as a dependent on your income tax return and who is:

Age 12 or younger, or

Physically or mentally incapable of caring for himself or herself (for example, a disabled spouse or an elderly parent). A person other than your spouse must rely on you for more than one-half of his or her support to qualify as a dependent.

## Eligible Dependent Care expenses include:

Payments made for services provided in your home (babysitters, for example). These services cannot be provided by someone you claim as a dependent or someone who is a relative residing with you. Provider does not have to be licensed; however they would need to claim money received as income for tax purposes.

Payment made for dependent child care services outside your home. If you use the services of a dependent care center that provides care for at least six people (other than residents), the center must be in compliance with the state and local laws.

Payments made for care outside your home for a dependent (other than a child), if the dependent spends at least eight hours a day in your home. (For example, 24-hour nursing home care for a dependent parent would not qualify).

If you utilize a Dependent Care Reimbursement Account, you must furnish the name, address and tax identification (social security number or corporate tax ID) number for the provider of dependent care services to the FSA Plan Administrator. Please complete the Mandatory Statement for Dependent Care on an annual basis.

# FLEXIBLE SPENDING ACCOUNT

(with grace period)

FSA's are tax-advantaged accounts that let you use pre-tax dollars to pay for eligible medical expenses. FSA's help members realize significant savings on healthcare costs.

- ✓ Access your entire annual contribution amount on the first day of the plan year
- ✓ Enjoy an extra grace period at the end of the plan year to spend remaining FSA funds<sup>1</sup>



## Annual tax saving potential<sup>2</sup>

(when you contribute the max)

# \$855

2022 IRS Contribution Limit

\$2,850

## Expect remarkable.

- Mobile-optimized<sup>3</sup> account management, with easy claims and reimbursement
- Step-by-step on-screen tutorials in the member dashboard
- Help Center with comprehensive user guides and how-to articles
- 24/7 call or chat with our 100% US-based Member Services team

866.735.8195 | [HealthEquity.com/learn](https://HealthEquity.com/learn)

## Save big on thousands of eligible medical expenses, including:



Pain relievers



Doctor visits



Dental cleaning



Sleep aids



Eyeglasses/contacts



Cold/cough medicine



Chiropractic care



Insulin testing supplies

See the full list at [HealthEquity.com/qme](https://HealthEquity.com/qme)

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions. | <sup>1</sup>Please refer to your plan documents for complete details. | <sup>2</sup>The example used is for illustrative purposes only. Actual savings may vary. The figure is based on a 30% effective tax rate, including state, federal and FICA taxes. | <sup>3</sup>Accounts must be activated via the HealthEquity website in order to use the mobile app. | Copyright © 2021 HealthEquity, Inc. All rights reserved. OE\_FSA\_Grace\_Period\_1-pager\_AFLAC\_Dec\_2021



# DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

(with grace period)

DCFSA's are tax-advantaged accounts that let you use pre-tax dollars to pay for eligible dependent care expenses. A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare.

- ✓ Enjoy an extra grace period at the end of the plan year to spend remaining DCFSA funds.<sup>1</sup>



## Annual tax saving potential<sup>2</sup>

(when you contribute the max)

**\$1,500**

2022 IRS Contribution Limit

\$5,000<sup>4</sup>

## Expect remarkable.

- Mobile-optimized<sup>3</sup> account management, with easy claims and reimbursement
- Step-by-step on-screen tutorials in the member dashboard
- Help Center with comprehensive user guides and how-to articles
- 24/7 call or chat with our 100% US-based Member Services team

866.735.8195 | [HealthEquity.com/learn](https://HealthEquity.com/learn)

## Save big on eligible dependent care expenses, including:



Daycare



Nursery School



Preschool



Summer Day Camp



Before or After School Programs



Elder Daycare

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions. | <sup>1</sup>Please refer to your plan documents for complete details. | <sup>2</sup>The example used is for illustrative purposes only. Actual savings may vary. The figure is based on a 30% effective tax rate, including state, federal and FICA taxes. | <sup>3</sup>Accounts must be activated via the HealthEquity website in order to use the mobile app. | <sup>4</sup>If Married Filing Separately your limit is \$2,500. | Copyright © 2021 HealthEquity, Inc. All rights reserved. OE\_DCFSA\_Grace\_Period\_1-pager\_AFLAC\_Dec\_2021



Blue Cross  
Blue Shield  
of Michigan

A nonprofit corporation and independent licensee  
of the Blue Cross and Blue Shield Association

## COUNTY OF ST CLAIR 0070062610000 - 08DCQ Effective Date: 01/01/2023

This is intended as an easy-to-read summary and provides only a general overview of your benefits. It is not a contract. Additional limitations and exclusions may apply. Payment amounts are based on BCBSM's approved amount, less any applicable deductible and/or copay. For a complete description of benefits please see the applicable BCBSM certificates and riders, if your group is underwritten. If your group is self-funded, please see any other plan documents your group uses. If there is a discrepancy between this Benefits-at-a-Glance and any applicable plan document, the plan document will control.

**Preauthorization for Select Services** - Services listed in this BAAG are covered when provided in accordance with Certificate requirements and, when required, are preauthorized or approved by BCBSM except in an emergency.

**Note:** A list of services that require approval **before** they are provided is available online at [bcbsm.com/importantinfo](http://bcbsm.com/importantinfo). Select **Approving covered services**.

Pricing information for various procedures by in-network providers can be obtained by calling the customer service number listed on the back of your BCBSM ID card and providing the procedure code. Your provider can also provide this information upon request.

**Preauthorization for Specialty Pharmaceuticals** - BCBSM will pay for FDA-approved specialty pharmaceuticals that meet BCBSM's medical policy criteria for treatment of the condition. The prescribing physician must contact BCBSM to request preauthorization of the drugs. **If preauthorization is not sought, BCBSM will deny the claim and all charges will be the member's responsibility.**

Specialty pharmaceuticals are biotech drugs including high cost infused, injectable, oral and other drugs related to specialty disease categories or other categories. BCBSM determines which specific drugs are payable. This may include medications to treat asthma, rheumatoid arthritis, multiple sclerosis, and many other diseases as well as chemotherapy drugs used in the treatment of cancer, but excludes injectable insulin.

Blue Cross provides administrative claims services only. Your employer or plan sponsor is financially responsible for claims.

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Services from a provider for which there is no Michigan PPO network and services from an out-of-network provider in a geographic area of Michigan deemed a "low access area" by BCBSM for that particular provider specialty are covered at the in-network benefit level. If you receive care from a nonparticipating provider, even when referred, you may be billed for the difference between our approved amount and the provider's charge.

## Eligibility Information

Members	Eligibility Criteria
Dependents	<ul style="list-style-type: none"> <li>Subscriber's legal spouse</li> <li><b>Dependent children:</b> related to you by birth, marriage, legal adoption or legal guardianship; eligible for coverage through the last day of the month the dependent turns age 26</li> </ul>
Sponsored dependents	<ul style="list-style-type: none"> <li>Dependents of the subscriber related by blood, marriage or legal adoption, over age 19 and not eligible as a dependent under the provisions of the subscriber's contract, provided the dependent meets all eligibility requirements. The subscriber is responsible for paying the cost of this coverage.</li> </ul>

## Member's responsibility (deductibles, copays, coinsurance and dollar maximums)

Benefits	In-network	Out-of-network
Deductible	<p>\$500 for one member, \$1,000 for the family (when two or more members are covered under your contract) each calendar year (<b>no 4th quarter carry-over</b>)</p> <p><b>Note:</b> Deductible may be waived for covered services performed in an in-network physician's office and for covered mental health and substance use disorder services that are equivalent to an office visit and performed in an in-network physician's office.</p>	<p>\$1,000 for one member, \$2,000 for the family (when two or more members are covered under your contract) each calendar year (<b>no 4th quarter carry-over</b>)</p> <p><b>Note:</b> Out-of-network deductible amounts also count toward the in-network deductible.</p>
Flat-dollar copays	<ul style="list-style-type: none"> <li>\$20 copay for office visits and office consultations</li> <li>\$20 copay for chiropractic and osteopathic manipulative therapy</li> <li>\$50 copay for emergency room visits</li> <li>\$20 copay for urgent care visits</li> </ul>	<ul style="list-style-type: none"> <li>\$50 copay for emergency room visits</li> </ul>
Coinsurance amounts (percent copays)	<ul style="list-style-type: none"> <li>30% of approved amount for private duty nursing care</li> <li>20% of approved amount for mental health care and substance use disorder treatment</li> <li>20% of approved amount for most other covered services (coinsurance waived for covered services performed in an in-network physician's office)</li> </ul> <p><b>Note:</b> Coinsurance amounts apply once the deductible has been met.</p>	<ul style="list-style-type: none"> <li>50% of approved amount for private duty nursing care</li> <li>40% of approved amount for mental health care and substance use disorder treatment</li> <li>40% of approved amount for most other covered services</li> </ul>
Annual coinsurance maximums - applies to coinsurance amounts for all covered services - but <b>does not</b> apply to deductibles, flat-dollar copays, private duty nursing care coinsurance amounts and prescription drug cost-sharing amounts	<p>\$2,500 for one member, \$5,000 for the family (when two or more members are covered under your contract) each calendar year</p>	<p>\$3,000 for one member, \$6,000 for the family (when two or more members are covered under your contract) each calendar year</p> <p><b>Note:</b> Out-of-network coinsurance amounts also count toward the in-network coinsurance maximum.</p>

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Benefits	In-network	Out-of-network
<b>Annual out-of-pocket maximums</b> - applies to deductibles, flat dollar copays and coinsurance amounts for all covered services - including cost-sharing amounts for prescription drugs, if applicable	\$6,350 for one member, \$12,700 for the family (when two or more members are covered under your contract) each calendar year	\$12,700 for one member, \$25,400 for the family (when two or more members are covered under your contract) each calendar year  <b>Note:</b> Out-of-network cost-sharing amounts also count toward the in-network out-of-pocket maximum.
<b>Lifetime dollar maximum</b>	None	

## Preventive care services

Benefits	In-network	Out-of-network
Health maintenance exam - includes chest x-ray, EKG, cholesterol screening and other select lab procedures	100% (no deductible or copay/coinsurance), one per member per calendar year  <b>Note:</b> Additional well-women visits may be allowed based on medical necessity.	Not covered
Gynecological exam	100% (no deductible or copay/coinsurance), two per member per calendar year  <b>Note:</b> Additional well-women visits may be allowed based on medical necessity.	Not covered
Pap smear screening - laboratory and pathology services	100% (no deductible or copay/coinsurance), one per member per calendar year	Not covered
Voluntary sterilization for females	100% (no deductible or copay/coinsurance)	60% after out-of-network deductible
Prescription contraceptive devices - includes insertion and removal of an intrauterine device by a licensed physician	100% (no deductible or copay/coinsurance)	100% after out-of-network deductible
Contraceptive injections	100% (no deductible or copay/coinsurance)	60% after out-of-network deductible
Well-baby and child care visits	100% (no deductible or copay/coinsurance) <ul style="list-style-type: none"> <li>8 visits, birth through 12 months</li> <li>6 visits, 13 months through 23 months</li> <li>6 visits, 24 months through 35 months</li> <li>2 visits, 36 months through 47 months</li> <li>Visits beyond 47 months are limited to one per member per calendar year under the health maintenance exam benefit</li> </ul>	Not covered
Adult and childhood preventive services and immunizations as recommended by the USPSTF, ACIP, HRSA or other sources as recognized by BCBSM that are in compliance with the provisions of the Patient Protection and Affordable Care Act	100% (no deductible or copay/coinsurance)	Not covered
Fecal occult blood screening	100% (no deductible or copay/coinsurance), one per member per calendar year	Not covered

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Benefits	In-network	Out-of-network
Flexible sigmoidoscopy exam	100% (no deductible or copay/coinsurance), one per member per calendar year	Not covered
Prostate specific antigen (PSA) screening	100% (no deductible or copay/coinsurance), one per member per calendar year	Not covered
Routine mammogram and related reading	100% (no deductible or copay/coinsurance)  <b>Note:</b> Subsequent medically necessary mammograms performed during the same calendar year are subject to your deductible and coinsurance, if applicable.	60% after out-of-network deductible  <b>Note:</b> Out-of-network readings and interpretations are payable only when the screening mammogram itself is performed by an in-network provider.
One per member per calendar year		
Colonoscopy - routine or medically necessary	100% (no deductible or copay/coinsurance) for the first billed colonoscopy  <b>Note:</b> Subsequent colonoscopies performed during the same calendar year are subject to your deductible and coinsurance, if applicable.	60% after out-of-network deductible
One per member per calendar year		

Physician office services		
Benefits	In-network	Out-of-network
Office visits - must be medically necessary	\$20 copay per office visit	60% after out-of-network deductible
Online visits - by physician or <b>BCBSM</b> selected vendor must be medically necessary	100% (no deductible or copay/coinsurance)	60% after out-of-network deductible
Outpatient and home medical care visits - must be medically necessary	80% after in-network deductible	60% after out-of-network deductible
Office consultations - must be medically necessary	\$20 copay per office consultation	60% after out-of-network deductible
Urgent care visits - must be medically necessary	\$20 copay per urgent care visit	60% after out-of-network deductible

Emergency medical care		
Benefits	In-network	Out-of-network
Hospital emergency room	\$50 copay per visit (copay waived if admitted or for an accidental injury)	\$50 copay per visit (copay waived if admitted or for an accidental injury)
Ambulance services - must be medically necessary	80% after in-network deductible	80% after in-network deductible

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## Diagnostic services

Benefits	In-network	Out-of-network
Laboratory and pathology services	80% after in-network deductible	60% after out-of-network deductible
Diagnostic tests and x-rays	80% after in-network deductible	60% after out-of-network deductible
Therapeutic radiology	80% after in-network deductible	60% after out-of-network deductible

## Maternity services provided by a physician or certified nurse midwife

Benefits	In-network	Out-of-network
Prenatal care visits	100% (no deductible or copay/coinsurance)	60% after out-of-network deductible
Postnatal care visit	100% (no deductible or copay/coinsurance)	60% after out-of-network deductible
Delivery and nursery care	80% after in-network deductible	60% after out-of-network deductible

## Hospital care

Benefits	In-network	Out-of-network
Semiprivate room, inpatient physician care, general nursing care, hospital services and supplies	80% after in-network deductible	60% after out-of-network deductible
<b>Note:</b> Nonemergency services must be rendered in a <b>participating</b> hospital.	Unlimited days	
Inpatient consultations	80% after in-network deductible	60% after out-of-network deductible
Chemotherapy	80% after in-network deductible	60% after out-of-network deductible

## Alternatives to hospital care

Benefits	In-network	Out-of-network
Skilled nursing care - must be in a <b>participating</b> skilled nursing facility	80% after in-network deductible	80% after in-network deductible
	Limited to a maximum of 120 days per member per calendar year	
Hospice care	100% (no deductible or copay/coinsurance) Up to 28 pre-hospice counseling visits before electing hospice services; when elected, four 90-day periods - provided through a <b>participating</b> hospice program <b>only</b> ; limited to dollar maximum that is reviewed and adjusted periodically (after reaching dollar maximum, member transitions into individual case management)	100% (no deductible or copay/coinsurance)
Home health care: • must be medically necessary • must be provided by a <b>participating</b> home health care agency	80% after in-network deductible	80% after in-network deductible

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Benefits	In-network	Out-of-network
Infusion therapy: <ul style="list-style-type: none"> <li>• must be medically necessary</li> <li>• must be given by a <b>participating</b> Home Infusion Therapy (HIT) provider or in a <b>participating</b> freestanding Ambulatory Infusion Center (AIC)</li> <li>• may use drugs that require preauthorization - consult with your doctor</li> </ul>	80% after in-network deductible	80% after in-network deductible

## Surgical services

Benefits	In-network	Out-of-network
Surgery - includes related surgical services and medically necessary facility services by a <b>participating</b> ambulatory surgery facility	80% after in-network deductible	60% after out-of-network deductible
Presurgical consultations	100% (no deductible or copay/coinsurance)	60% after out-of-network deductible
Voluntary sterilization for males	80% after in-network deductible	60% after out-of-network deductible
<b>Note:</b> For voluntary sterilizations for females, see " <b>Preventive care services.</b> "		
Voluntary abortions	80% after in-network deductible	60% after out-of-network deductible

## Human organ transplants

Benefits	In-network	Out-of-network
Specified human organ transplants - must be in a <b>designated</b> facility and coordinated through the BCBSM Human Organ Transplant Program (1-800-242-3504)	100% (no deductible or copay/coinsurance)	100% (no deductible or copay/coinsurance) - in designated facilities <b>only</b>
Bone marrow transplants - must be coordinated through the BCBSM Human Organ Transplant Program (1-800-242-3504)	80% after in-network deductible	60% after out-of-network deductible
Specified oncology clinical trials	80% after in-network deductible	60% after out-of-network deductible
<b>Note:</b> BCBSM covers clinical trials in compliance with PPACA.		
Kidney, cornea and skin transplants	80% after in-network deductible	60% after out-of-network deductible

## Behavioral Health Services (Mental Health and Substance Use Disorder)

**Note:** Some mental health and substance use disorder services are considered by BCBSM to be comparable to an office visit or medical online visit. When a mental health or substance use disorder service is considered by BCBSM to be comparable to an office visit or medical online visit, we will process the claim under your office visit or medical online visit benefit.

**Note:** BCBSM will cover mental health services performed - MD, DO, Fully Licensed Psychologists and Clinical Licensed Master's Social Workers (CLMSWs), Limited Licensed Psychologists (LLPs), Licensed Professional Counselor, Social Workers who have the following social work degrees/certifications: MMSW, MSSW.

Benefits	In-network	Out-of-network
<b>Inpatient</b> mental health care and <b>inpatient</b> substance use disorder treatment	80% after in-network deductible	60% after out-of-network deductible
		Unlimited days

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Benefits	In-network	Out-of-network
Residential psychiatric treatment facility: <ul style="list-style-type: none"> <li>covered mental health services <b>must</b> be performed in a residential psychiatric treatment facility</li> <li>treatment <b>must</b> be preauthorized</li> <li>subject to medical criteria</li> </ul>	80% after in-network deductible	60% after out-of-network deductible
Outpatient mental health care: <ul style="list-style-type: none"> <li>Facility and clinic</li> </ul>	80% after in-network deductible	80% after in-network deductible in participating facilities <b>only</b>
<ul style="list-style-type: none"> <li>Online visits - by physician or <b>BCBSM</b> selected vendor must be medically necessary</li> </ul>	\$20 copay per online visit	60% after out-of-network deductible
<ul style="list-style-type: none"> <li>Physician's office</li> </ul>	80% after in-network deductible	60% after out-of-network deductible
Outpatient substance use disorder treatment - in approved facilities <b>only</b>	80% after in-network deductible	60% after out-of-network deductible (in-network cost-sharing will apply if there is no PPO network)

## Autism spectrum disorders, diagnoses and treatment

Benefits	In-network	Out-of-network
Applied behavior analysis (ABA) treatment - when rendered by an approved licensed behavior analyst - subject to preauthorization  <b>Note:</b> Diagnosis of an autism spectrum disorder and a treatment recommendation for ABA services must be obtained by a BCBSM approved autism evaluation center (AAEC) prior to seeking ABA treatment.	Not covered	Not covered
Outpatient physical therapy, speech therapy, occupational therapy, nutritional counseling for autism spectrum disorder	Not covered	Not covered
Other covered services, including mental health services, for autism spectrum disorder	Not covered	Not covered

## Other covered services

Benefits	In-network	Out-of-network
Outpatient Diabetes Management Program (ODMP)  <b>Note:</b> Screening services required under the provisions of PPACA are covered at 100% of approved amount with no in-network cost-sharing when rendered by an in-network provider.  <b>Note:</b> When you purchase your diabetic supplies via mail order you will lower your out-of-pocket costs.	<ul style="list-style-type: none"> <li>80% after in-network deductible for diabetes medical supplies</li> <li>100% (no deductible or copay/coinsurance) for diabetes self-management training</li> </ul>	60% after out-of-network deductible
Allergy testing and therapy	100% (no deductible or copay/coinsurance)	60% after out-of-network deductible
Chiropractic spinal manipulation and osteopathic manipulative therapy	\$20 copay per visit	60% after out-of-network deductible

Limited to a **combined** 24-visit maximum per member per calendar year

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Benefits	In-network	Out-of-network
Outpatient physical, speech and occupational therapy - provided for rehabilitation	80% after in-network deductible	60% after out-of-network deductible  <b>Note:</b> Services at nonparticipating outpatient physical therapy facilities are not covered.
	Limited to a <b>combined</b> 60-visit maximum per member per calendar year	
Durable medical equipment  <b>Note:</b> DME items required under the preventive benefit provisions of PPACA are covered at 100% of approved amount with no in-network cost-sharing when rendered by an in-network provider. For a list of preventive DME items that PPACA requires to be covered at 100%, call BCBSM.	80% after in-network deductible	80% after in-network deductible
Prosthetic and orthotic appliances	80% after in-network deductible	80% after in-network deductible
Private duty nursing care	70% after in-network deductible	50% after out-of-network deductible

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Services from a provider for which there is no Michigan PPO network and services from an out-of-network provider in a geographic area of Michigan deemed a "low access area" by BCBSM for that particular provider specialty are covered at the in-network benefit level. If you receive care from a nonparticipating provider, even when referred, you may be billed for the difference between our approved amount and the provider's charge.

## BCBSM Preferred RX Program

This is intended as an easy-to-read summary and provides only a general overview of your benefits. It is not a contract. Additional limitations and exclusions may apply. Payment amounts are based on BCBSM's approved amount, less any applicable deductible and/or copay/coinsurance. For a complete description of benefits please see the applicable BCBSM certificates and riders, if your group is underwritten or any other plan documents your group uses, if your group is self-funded. If there is a discrepancy between this Benefits-at-a-Glance and any applicable plan document, the plan document will control.

**Prescription Drug Discount Program** - Prescription drug manufacturers provide coupon programs for certain medications. Your benefit plan requires you to take advantage of BCBSM-approved coupon programs for select medications. This benefit may lower the cost-sharing typically required for these drugs. Your out-of-pocket expense will be no more than your benefit cost-sharing. When a manufacturer coupon is used, only the amount you paid for the prescription will apply towards your annual out-of-pocket maximum.

**NOTE:** Adjustments may be required to accurately reflect your annual out-of-pocket maximum to reflect your true out-of-pocket cost.

This program may be discontinued at any time if it is no longer supported by the vendor.

**Specialty Pharmaceutical Drugs** - The mail order pharmacy for **specialty drugs** is AllianceRx Walgreens Pharmacy, an independent company. Specialty prescription drugs (such as Enbrel® and Humira®) are used to treat complex conditions such as rheumatoid arthritis, multiple sclerosis and cancer. These drugs require special handling, administration or monitoring. AllianceRx Walgreens Pharmacy will handle mail order prescriptions only for specialty drugs while many in-network retail pharmacies will continue to dispense specialty drugs (check with your local pharmacy for availability). Other mail order prescription medications can continue to be sent to the OptumRx home delivery pharmacy. (OptumRx is an independent company providing pharmacy benefit services for Blues members.) A list of specialty drugs is available on our Web site at [bcbsm.com/pharmacy](http://bcbsm.com/pharmacy). If you have any questions, please call AllianceRx Walgreens Pharmacy customer service at 1-866-515-1355.

We will not pay for more than a 30-day supply of a covered prescription drug that BCBSM defines as a "specialty pharmaceutical" whether or not the drug is obtained from a 90-Day Retail Network provider or mail-order provider. We may make exceptions if a member requires more than a 30-day supply. BCBSM reserves the right to limit the quantity of select specialty drugs to no more than a 15-day supply for each fill. Your copay/coinsurance will be reduced by one-half for each fill once applicable deductibles have been met.

Select Controlled Substance Drugs - BCBSM will limit the initial fill of select controlled substances to a 5-day supply. Additional fills for these medications will be limited to no more than a 30-day supply. The controlled substances affected by this prescription drug requirement are available online at [bcbsm.com/pharmacy](http://bcbsm.com/pharmacy).

## Member's responsibility (copays and coinsurance amounts)

**Note:** Your prescription drug copays and coinsurance amounts, including mail order copay and coinsurance amounts, are subject to the **same** annual out-of-pocket maximum required under your medical coverage. The following prescription drug expenses will not apply to your annual out-of-pocket maximum.

- any difference between the Maximum Allowable Cost and BCBSM's approved amount for a covered brand-name drug
- the 25% member liability for covered drugs obtained from an out-of-network pharmacy

**Note:** If your prescription is filled by any type of in-network pharmacy, and you request the brand-name drug when a generic equivalent is available on the BCBSM MAC list, you do not need to pay the difference in cost between the maximum allowable cost and the BCBSM approved amount for the brand-name drug. You pay only your applicable copay.

Benefits		90-day retail network pharmacy	* In-network mail order provider	In-network pharmacy (not part of the 90-day retail network)	Out-of-network pharmacy
<b>Generic drugs</b>	1 to 30-day period	You pay \$15 copay	You pay \$15 copay	You pay \$15 copay	You pay \$15 copay plus an additional 25% of BCBSM approved amount for the drug
	31 to 83-day period	No coverage	You pay \$15 copay	No coverage	No coverage
	84 to 90-day period	You pay \$15 copay	You pay \$15 copay	No coverage	No coverage
<b>Preferred brand-name drugs</b>	1 to 30-day period	You pay \$30 copay	You pay \$30 copay	You pay \$30 copay	You pay \$30 copay plus an additional 25% of BCBSM approved amount for the drug
	31 to 83-day period	No coverage	You pay \$30 copay	No coverage	No coverage
	84 to 90-day period	You pay \$30 copay	You pay \$30 copay	No coverage	No coverage

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Benefits		90-day retail network pharmacy	* In-network mail order provider	In-network pharmacy (not part of the 90-day retail network)	Out-of-network pharmacy
<b>Nonpreferred brand-name drugs</b>	1 to 30-day period	You pay \$45 copay	You pay \$45 copay	You pay \$45 copay	You pay \$45 copay <b>plus</b> an additional 25% of BCBSM approved amount for the drug
	31 to 83-day period	No coverage	You pay \$45 copay	No coverage	No coverage
	84 to 90-day period	You pay \$45 copay	You pay \$45 copay	No coverage	No coverage

\* BCBSM will not pay for drugs obtained from out-of-network mail order providers, including Internet providers.

Covered services					
Benefits		90-day retail network pharmacy	* In-network mail order provider	In-network pharmacy (not part of the 90-day retail network)	Out-of-network pharmacy
FDA-approved drugs		100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	75% of approved amount less plan copay/coinsurance
Prescribed over-the-counter drugs - when covered by BCBSM		100% of approved amount less plan copay	100% of approved amount less plan copay	100% of approved amount less plan copay	75% of approved amount less plan copay
<b>Note:</b> Contact BCBSM Customer Service or the plan's Human Resource Department for list of covered over-the-counter drugs					
State-controlled drugs		100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	75% of approved amount less plan copay/coinsurance
FDA-approved <b>generic</b> and <b>select brand-name</b> prescription preventive drugs, supplements and vitamins as required by PPACA		100% of approved amount	100% of approved amount	100% of approved amount	75% of approved amount
Other FDA-approved <b>brand-name</b> prescription preventive drugs, supplements and vitamins as required by PPACA		100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	75% of approved amount less plan copay/coinsurance
Adult and childhood select preventive immunizations as recommended by the USPSTF, ACIP, HRSA or other sources as recognized by BCBSM that are in compliance with the provisions of the Patient Protection and Affordable Care Act		100% of approved amount	No coverage	100% of approved amount	75% of approved amount
FDA-approved <b>generic</b> and <b>select brand-name</b> prescription contraceptive medication (non-self-administered drugs are not covered)		100% of approved amount	100% of approved amount	100% of approved amount	75% of approved amount

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Benefits	90-day retail network pharmacy	* In-network mail order provider	In-network pharmacy (not part of the 90-day retail network)	Out-of-network pharmacy
Other FDA-approved <b>brand-name</b> prescription contraceptive medication (non-self-administered drugs are not covered)	100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	100% of approved amount less plan copay/coinsurance	75% of approved amount less plan copay/coinsurance
Disposable needles and syringes - when dispensed with insulin or other covered injectable legend drugs	100% of approved amount less plan copay/coinsurance for the insulin or other covered injectable legend drug	100% of approved amount less plan copay/coinsurance for the insulin or other covered injectable legend drug	100% of approved amount less plan copay/coinsurance for the insulin or other covered injectable legend drug	75% of approved amount less plan copay/coinsurance for the insulin or other covered injectable legend drug
<b>Note:</b> Needles and syringes have no copay/coinsurance.				
Diabetic test strips and lancets	100% of approved amount less Tier 2 copay	100% of approved amount less Tier 2 copay	100% of approved amount less Tier 2 copay	Not covered

\* BCBSM will not pay for drugs obtained from out-of-network mail order providers, including Internet providers.

## Features of your prescription drug plan

Custom Drug List	<p>A continually updated list of FDA-approved medications that represent each therapeutic class. The drugs on the list are chosen by the BCBSM Pharmacy and Therapeutics Committee for their effectiveness, safety, uniqueness and cost efficiency. The goal of the drug list is to provide members with the greatest therapeutic value at the lowest possible cost.</p> <ul style="list-style-type: none"> <li>• <b>Generic drug tier</b> - This tier includes generic drugs made with the same active ingredients, available in the same strengths and dosage forms, and administered in the same way as equivalent brand-name drugs. They also require the lowest copay, making them the most cost-effective option for the treatment.</li> <li>• <b>Preferred brand-name drug tier</b> - This tier includes non-specialty preferred brand-name drugs. These drugs are more expensive than generic and members pay more for them</li> <li>• <b>Nonpreferred brand-name drug tier</b> - This tier includes non-specialty brand-name drugs for which there's either a generic alternative or a more cost-effective preferred brand-name drug available. Members pay more for these nonpreferred brand-name drugs.</li> </ul>
Mandatory maximum allowable cost drugs	When an in-network pharmacy fills a prescription with a MAC drug, we will pay the pharmacy the maximum allowable cost of the drug after minus your cost share.
Over-the-counter drugs	Excludes benefits for certain over-the-counter drugs.
Quantity of drugs	Your prescription drug coverage has eliminated authorization requirements for select prescription drugs, and quantities of drugs.

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## Hearing Care Coverage

This is intended as an easy-to-read summary and provides only a general overview of your benefits. It is not a contract. Additional limitations and exclusions may apply. Payment amounts are based on BCBSM's approved amount, less any applicable deductible and/or copay. For a complete description of benefits please see the applicable BCBSM certificates and riders, if your group is underwritten. If your group is self-funded, please see any other plan documents your group uses. If there is a discrepancy between this Benefits-at-a-Glance and any applicable plan document, the plan document will control.

### Member's responsibility (deductible and copay)

Benefits	Participating provider	Nonparticipating provider
Deductible	None	Not applicable
Copay	None	Not applicable

### Covered services

You **must** receive the following services from a **hearing participating provider**. Hearing care services are **not** covered when performed by nonparticipating providers unless the services are performed outside of Michigan **and** the local Blue Cross and Blue Shield plan does **not** contract with providers for hearing care services. In this case, BCBSM will pay the approved amount for hearing aids and related covered services obtained from a nonparticipating provider. You may be responsible for charges that exceed our approved amount.

If you select a digitally controlled programmable hearing device, you may be responsible for charges that exceed the cost of a covered hearing aid.

Benefits	Participating provider	Nonparticipating provider
Audiometric exam - one every 36 months	100% of approved amount	Not covered
Hearing aid evaluation- one every 36 months	100% of approved amount	Not covered
Ordering and fitting the hearing aid (a monaural or binaural hearing aid) - one every 36 months	100% of approved amount	Not covered
Hearing aid conformity test- one every 36 months	100% of approved amount	Not covered

**Note:** You **must** obtain a medical evaluation (sometimes called a medical clearance exam) of the ear performed by a physician-specialist before you receive your hearing aid. If a physician-specialist is not accessible, your primary care doctor may perform the medical evaluation. **This evaluation is not covered under your hearing care coverage, so you must pay for this exam unless your medical coverage includes coverage for office visits.**

A physician-specialist is a licensed doctor of medicine or osteopathy who is also board certified or in the process of being board certified as an otolaryngologist. A physician-specialist determines whether a patient has a hearing loss and whether such loss can be offset by a hearing aid.

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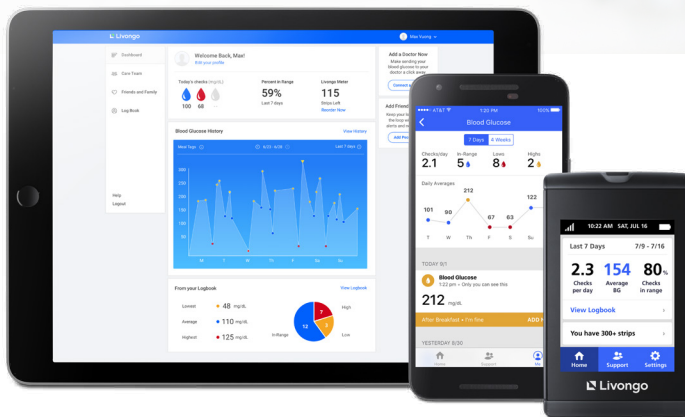
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# Diabetes Management, Simplified

\$0  
per month

Blue Cross Blue Shield of Michigan now offers Livongo for Diabetes to you. It's covered 100% by your health plan. This open enrollment period, register for Livongo and receive a welcome kit in only 3-5 days.

The program is offered at no cost to members and covered dependents with diabetes and coverage offered through your employer's sponsored Blue Cross Blue Shield of Michigan health plan.



You'll get this and more when you sign up:

- Unlimited strips
- Connected glucose meter
- Personalized insights and more

## Claim Your Livongo Welcome Kit Today



Join today!

Use registration code: **BCBSM**

Online: [join.livongo.com/BCBSM/hi](https://join.livongo.com/BCBSM/hi)

Phone: **(800) 945-4355**

### **EL PROGRAMA LIVONGO ESTÁ DISPONIBLE EN ESPAÑOL**

*Cuando se registre, usted seteará el idioma de preferencia y luego el medidor y el programa estarán en Español. Para registrarse en Español, visite [bienvenido.livongo.com/BCBSM](https://bienvenido.livongo.com/BCBSM) o llámenos al **(800) 945-4355**.*



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Program includes trends and support on your secure Livongo account and mobile app but does not include a tablet or phone. We take your privacy seriously. Your identifiable health information, like blood sugar readings, are protected through federal and state laws, including Health Insurance Portability and Accountability Act (HIPAA), and will not be shared with any third party in a manner that violates federal or state law.

Livongo is an independent company that provides diabetes management services on behalf of Blue Cross Blue Shield of Michigan and Blue Care Network. Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

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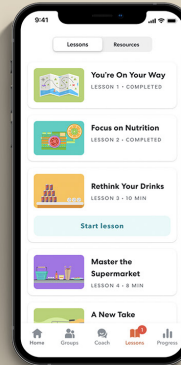




Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan



# Better health, made easier



Whatever 'healthy' means to you, Omada® helps you get there.  
**All at no cost to you.**

## What you get with Omada:

- ✓ A plan built around you
- ✓ Dedicated health coach & care team
- ✓ All the smart health devices you need

## Do what works for you

We'll help you figure out the healthy habits and routines that work for you—motivation included.

## 24/7 access to support

From weekly lessons to online community, get all the tools you need to face any challenge head-on.

## You decide what 'healthy' means


Try new things you actually enjoy, rather than avoiding foods you "can't eat" or things you "shouldn't do."

## The best part? It's covered.

You'll receive the program at no additional cost if you or your adult dependents are enrolled in the company medical plan offered through Blue Cross Blue Shield of Michigan and are at risk for type 2 diabetes or heart disease.

It only takes 1 minute to get started.

**With Omada, there's a program for you**



Weight loss & overall health

[omadahealth.com/stclaircounty](https://omadahealth.com/stclaircounty)

Omada provides services on behalf of Blue Cross® Blue Shield® of Michigan that help members at risk of diabetes.



## Blue Cross Online Visits<sup>SM</sup>

Medical and behavioral health

### Convenient online care for body and mind

It's as simple as using your smartphone, tablet or computer anywhere in the U.S. to meet with:

- A doctor for minor illnesses such as a cold, flu or sore throat when their primary care doctor isn't available.
- A behavioral health professional or psychiatrist to help work through different challenges such as anxiety or grief.

### For the whole family

Family members on your plan can also use online visits. Just add children younger than 18 to your account. Your spouse, and children 18 and over, should create their own accounts.





## What's included in online visits

### Medical care

Use it when you're traveling or at home with a sick child. Or when your primary care doctor isn't available.

Visits last about 10 minutes although the doctor will spend as much time as needed. You can see a doctor on demand or by appointment 24 hours a day, seven days a week.

### Behavioral health care

Online visits give you more choices for behavioral health care. Talk to therapists and psychiatrists about life's challenges from the comfort of home.

#### Therapy visits

Therapists such as psychologists, licensed clinical social workers, marriage and family therapists and professional counselors use talk therapy.

Therapy is available to adults and children age 10 and older by appointment from 7 a.m. to 11 p.m. Visits typically last 45 minutes.

#### Psychiatry visits

Psychiatrists can make diagnoses and prescribe and manage medications.

Psychiatry is available to adults age 18 and over and visits are by appointment only. Extended hours during evenings and on weekends may be available. The initial visit usually lasts 45 minutes with 15 minute follow-up visits.

### Prescriptions

Doctors may write prescriptions, if appropriate. They don't write prescriptions for controlled substances.

## How does it work?

### Fast and convenient

#### Sign up now

**Mobile** – Download the BCBSM Online Visits<sup>SM</sup> app

**Web** – Visit [bcbsmonlinevisits.com](https://bcbsmonlinevisits.com)

**Phone** – Call 1-844-606-1608

Add your Blue Cross or Blue Care Network health care plan information.



### See a doctor or therapist

1. Launch the online visits app or website, and log in to your account.
2. Choose a service: *Medical*, *Therapy* or *Psychiatry*.
3. Pick a doctor or begin a scheduled visit and enter your payment information.
4. Meet with the doctor or therapist online.
5. Get a prescription, if appropriate, sent to a local pharmacy.
6. Send a visit summary to your primary care doctor or other health care provider at the end of your online visit.

### Choose a doctor or therapist who's right for you

There are hundreds of doctors and therapists to choose from. They're all specially trained in online visits. You can read their profiles to learn more about them such as languages they speak and other experience.

Doctors have an average of 15 years practicing medicine and are U.S. board-certified. They have experience in areas such as pediatrics, family medicine and emergency care. Psychiatrists are board-certified in psychiatry or neurology.

The masters- and doctoral-level therapists are licensed and credentialed in the state where you're having a visit.

**For questions about your online visits account or an online visit, call 1-844-606-1608, 24 hours a day, seven days a week.**

Remember to coordinate all care through your primary care doctor. Blue Cross Online Visits<sup>SM</sup> uses the American Well<sup>®</sup> technology platform and provider network, and is powered by American Well<sup>®</sup>. American Well<sup>®</sup> is an independent company that provides online visits for Blue Cross and BCN members.

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.



## Your generic drugs could be free

We are dedicated to giving you the best information and resources to help you save money. With the Medtipster/free program, thousands of generic drugs are available at local pharmacies at no cost to you.

Search our convenient website to qualify for your new or existing generic prescription. Locate a convenient, participating pharmacy to pick up your generic prescription using your pharmacy ID card for \$0.

### Medtipster/free Program

#### Visit [medtipsterfree.com](http://medtipsterfree.com)

- Step 1 Search for drug name**
  - Enter drug name, dosage and zip code
- Step 2 Locate Pharmacy**
  - The national network is updated regularly
- Step 3 Pick up Prescription**
  - Present ID card and pick up generic drugs for free

### Questions

#### Contact Member Services

Customer Service is available via [contact@medtipster.com](mailto:contact@medtipster.com). Please contact us with any questions you may have about our prescription program.

**Delta Dental PPO (Point-of-Service)  
Summary of Dental Plan Benefits  
For Group# 3636-0099, 1000  
St. Clair County**

This Summary of Dental Plan Benefits should be read along with your Certificate. Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. If a statement in this Summary conflicts with a statement in the Certificate, the statement in this Summary applies to you and you should ignore the conflicting statement in the Certificate. The percentages below are applied to Delta Dental's allowance for each service and it may vary due to the dentist's network participation.\*

**Control Plan** – Delta Dental of Michigan

**Benefit Year** – January 1 through December 31

**Covered Services** –

	Delta Dental PPO Dentist Plan Pays	Delta Dental Premier Dentist Plan Pays	Nonparticipating Dentist Plan Pays*
<b>Diagnostic &amp; Preventive</b>			
<b>Diagnostic and Preventive Services</b> – exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Emergency Palliative Treatment</b> – to temporarily relieve pain	100%	100%	100%
<b>Sealants</b> – to prevent decay of permanent teeth	100%	100%	100%
<b>Brush Biopsy</b> – to detect oral cancer	100%	100%	100%
<b>Periodontal Maintenance</b> – cleanings following periodontal therapy	100%	100%	100%
<b>Basic Services</b>			
<b>Radiographs</b> – X-rays	50%	50%	50%
<b>Minor Restorative Services</b> – fillings and crown repair	50%	50%	50%
<b>Endodontic Services</b> – root canals	50%	50%	50%
<b>Periodontic Services</b> – to treat gum disease	50%	50%	50%
<b>Oral Surgery Services</b> – extractions and dental surgery	50%	50%	50%
<b>Major Restorative Services</b> – crowns	50%	50%	50%
<b>Other Basic Services</b> – misc. services	50%	50%	50%
<b>Relines and Repairs</b> – to bridges, implants, and dentures	50%	50%	50%
<b>Major Services</b>			
<b>Prosthodontic Services</b> – bridges, implants, and dentures	50%	50%	50%
<b>Orthodontic Services</b>			
<b>Orthodontic Services</b> – braces	50%	50%	50%
<b>Orthodontic Age Limit</b> –	No Age Limit	No Age Limit	No Age Limit

\* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. The Nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.

- Oral exams (including evaluations by a specialist) are payable twice per calendar year.
- Prophylaxes (cleanings) are payable twice per calendar year.
- People with specific at-risk health conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her dentist about treatment.
- Fluoride treatments are Covered Services with no limitations.
- Space maintainers are payable once per area per lifetime for people up to age 16.

- Bitewing X-rays are payable twice per calendar year. Full mouth X-rays (which include bitewing X-rays) are payable once in any three-year period.
- Sealants are payable once per tooth per five-year period for the occlusal surface of first and second permanent molars up to age 14. The surface must be free from decay and restorations.
- Composite resin (white) restorations are Covered Services on posterior teeth.
- Porcelain and resin facings on crowns are optional treatment on posterior teeth.
- Implants and implant related services are payable once per tooth in any five-year period.

Having Delta Dental coverage makes it easy for you to get dental care almost everywhere in the world! You can now receive expert dental care when you are outside of the United States through our Passport Dental program. This program gives you access to a worldwide network of dentists and dental clinics. English-speaking operators are available around the clock to answer questions and help you schedule care. For more information, check our Web site or contact your benefits representative to get a copy of our Passport Dental information sheet.

**Maximum Payment** – \$1,000 per person total per Benefit Year on all services except orthodontics. \$1,500 per person total per lifetime on orthodontic services.

**Deductible** – None.

**Waiting Period** – Employees who are eligible for dental benefits are covered 30 days from date of hire.

**Eligible People** – All full-time employees of the county working at least 37.5 hours per week who choose the dental plan (1000) and COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) enrollees (0099). The Contractor pays the full cost of this plan.

Also eligible are your legal spouse and your children to the end of the month in which they turn 26, including your children who are married, who no longer live with you, who are not your dependents for Federal income tax purposes, and/or who are not permanently disabled and your domestic partner as defined by the contractor. You and your eligible dependents must enroll for a minimum of 12 months. If coverage is terminated after 12 months, you may not re-enroll prior to the open enrollment that occurs at least 12 months from the date of termination. Your dependents may only enroll if you are enrolled (except under COBRA) and must be enrolled in the same plan as you. Plan changes are only allowed during open enrollment periods, except that an election may be revoked or changed at any time if the change is the result of a qualifying event as defined under Internal Revenue Code Section 125.

If you and your spouse are both eligible for coverage under this Contract, you may be enrolled together on one application or separately on individual applications, but not both. Your dependent children may only be enrolled on one application. Delta Dental will not coordinate benefits if you and your spouse are both covered under this Contract.

Benefits will cease on the date of termination.





## County of St. Clair

**Life and Disability insurance** from The Hartford can help you protect the financial future of your loved ones. Your coverage includes valuable services that can help you and your family.

### FUNERAL CONCIERGE SERVICES<sup>1</sup>

**Helps provide peace of mind when it's needed most.**

The Hartford's Funeral Concierge offers a suite of online tools and live support to help guide you through key decisions. It allows for pre-planning, documentation of wishes, and even offers cost comparisons of funeral-related expenses. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers – often resulting in significant savings.

For more information, call: **1-866-854-5429**

Visit: **[www.everestfuneral.com/hartford](http://www.everestfuneral.com/hartford)**

Use code: **HFEVLC**

### BENEFICIARY ASSIST®COUNSELING SERVICES<sup>2</sup>

**Getting through a loss is hard. Getting support shouldn't be.**

The Hartford offers you Beneficiary Assist counseling that can help you or your beneficiaries (named in your policy) cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with a counselor, attorney or financial planner and five face-to-face sessions for up to a year from the date a claim is filed.

For more information, call: **1-800-411-7239**

### ESTATEGUIDANCE®WILL SERVICES<sup>2,3</sup>

**Create a simple will from the convenience of your home.**

Whether your assets are few or many, it's important to have a will. Through The Hartford you have access to EstateGuidance®It helps you protect your family's future by creating a will online – backed by online support from licensed attorneys.

Visit: **[www.estateguidance.com](http://www.estateguidance.com)**

Use code: **WILLHLF**

continued

**Travel Assistance**

Call toll-free: **1-800-243-6108**

From other locations,

call collect: **202-828-5885**

Fax: **202-331-1528**

**What to have ready:**

- Your employer's name
- Your phone number
- Nature of the problem
- Your policy number
- Your Travel Assist ID number:  
**GLD-09012**

**Ability Assist® & HealthChampion™**

Call toll-free:

**1-800-96-HELPS  
(1-800-964-3577)**

 (Snap photo with any mobile device to capture information above)

**TRAVEL ASSISTANCE WITH ID THEFT PROTECTION<sup>4</sup>**

**Even the best planned trips can be full of surprises.**

Travel Assistance with ID Theft Protection includes pre-trip information to help you feel more secure while traveling. It can also help you access professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less. ID Theft services are available to you and your family at home or when traveling.

**In case of a serious medical emergency while traveling,** please obtain emergency medical services first (contact the local “911”), and then contact Travel Assistance to alert them.

**ABILITY ASSIST® COUNSELING SERVICES WITH HEALTHCHAMPION™ HEALTH CARE SUPPORT<sup>2,5</sup>**

**Disability can be a challenge. Getting support doesn't have to be.**

Ability Assist Counseling Services offers 24/7 access to master's- and Ph.D.- level clinicians. Includes three face-to-face visits per occurrence per year for emotional concerns and unlimited phone consultations for financial, legal and work-life concerns.

If your company provides disability coverage for less than 5,000 people, Ability Assist is available to you at any time if you're covered by Disability, Voluntary or Leave Management services with The Hartford. If your company provides disability coverage for more than 5,000 people, you'll have access to this service once you have an approved claim. See your benefits manager for details.

HealthChampion offers support if you've become disabled or are diagnosed with a critical illness. You'll receive guidance on care options, helpful resources and help with timely and fair resolution of issues.

Visit [TheHartford.com/employeebenefits](http://TheHartford.com/employeebenefits)



The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company, Home Office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policy underwritten by the issuing company listed above. Detail exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. ©2018 The Hartford

Life Form Series includes GED-1000, GED-1100, or state equivalent. Disability Form Series includes GED-1000, GED-1200, or state equivalent.

Some services may not be available in all states. For more information, visit [www.TheHartford.com/employee-benefits/value-added-services](http://www.TheHartford.com/employee-benefits/value-added-services).

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3 The Estate Guidance® website is secured with a GoDaddy.com Web Server Certificate. Transactions on the site are protected with up to 256-bit Secure Sockets Layer encryption. Printing of a simple will is available at an additional cost to you.

4 Travel Assistance and ID Theft Protection are provided by General Global Assistance, Inc. General is not affiliated with The Hartford and is not a provider of insurance services.

5 HealthChampion® specialists are available during business hours only. Inquiries outside this time frame can request a call back or scheduled appointment.

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4339 NS/18

## Just because an accident can change your health, doesn't mean it should change your lifestyle too.

Accidents can happen in an instant affecting you or a loved one. Aflac is designed to help families plan for the health care bumps ahead and take some of the uncertainty and financial insecurity out of getting better.

### Protection for the unexpected, that's the benefit of the Aflac Group Accident Plan.

After an accident, you may have expenses you've never thought about. Can your finances handle them? It's reassuring to know that an accident insurance plan can be there for you in your time of need to help cover expenses such as:

- Ambulance rides
- Emergency room visits
- Surgery and anesthesia
- Prescriptions
- Major Diagnostic Testing
- Burns

### Plan Features

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is guaranteed-issue (which means you may qualify for coverage without having to answer health questions).
- Benefits are paid regardless of any other medical insurance.

## What you need, when you need it.

Group accident insurance pays cash benefits that you can use any way you see fit.





## Aflac can help ease the financial stress of surviving a critical illness.

Chances are you may know someone who's been diagnosed with a critical illness. You can't help notice the difference in the person's life—both physically and emotionally. What's not so obvious is the impact a critical illness may have on someone's personal finances.

That's because while a major medical plan may pay for a good portion of the costs associated with a critical illness, there are a lot of expenses that may not be covered. And, during recovery, having to worry about out-of-pocket expenses is the last thing anyone needs.

### That's the benefit of an Aflac Group Critical Illness plan.

It can help with the treatment costs of covered critical illnesses, such as a heart attack or stroke.

More importantly, the plan helps you focus on recuperation instead of the distraction of out-of-pocket costs. With the Critical Illness plan, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

### What you need, when you need it.

Group critical illness insurance pays cash benefits that you can use any way you see fit.



## Here's why the Aflac Group Critical Illness plan may be right for you.

For more than 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. The Aflac Group Critical Illness plan is just another innovative way to help make sure you're well protected.

But it doesn't stop there. Having group critical illness insurance from Aflac means that you may have added financial resources to help with medical costs or ongoing living expenses.

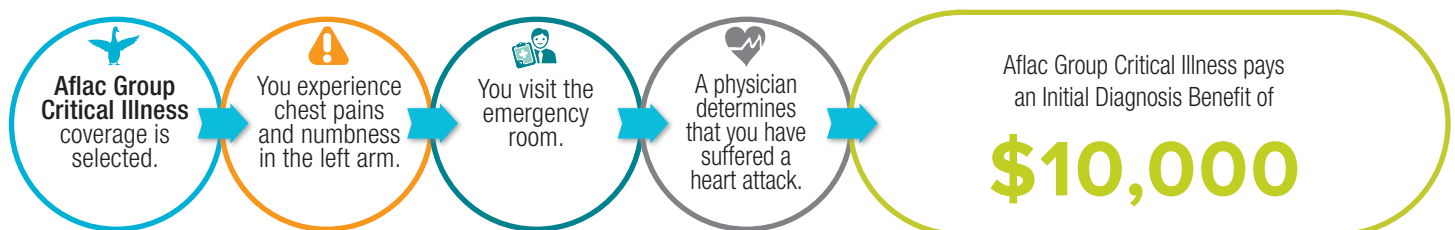
### The Aflac Group Critical Illness plan benefits include:

- Critical Illness Benefit payable for:
  - Cancer
  - Heart Attack (Myocardial Infarction)
  - Stroke
  - Kidney Failure (End-Stage Renal Failure)
  - Major Organ Transplant
  - Bone Marrow Transplant (Stem Cell Transplant)
  - Sudden Cardiac Arrest
  - Coronary Artery Bypass Surgery
  - Non-Invasive Cancer
  - Skin Cancer
  - Severe Burn
  - Coma
  - Paralysis
  - Loss of Sight/Hearing/Speech
- Health Screening Benefit

### Features:

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.

### How it works



Amount payable based on \$10,000 Initial Diagnosis Benefit.

# AFLAC GROUP HOSPITAL INDEMNITY

Policy Series C80000



## The plan that can help with expenses and protect your savings.

Does your major medical insurance cover all of your bills?

Even a minor trip to the hospital can present you with unexpected expenses and medical bills. And even with major medical insurance, your plan may only pay a portion of your entire stay.

### That's how the Aflac Group Hospital Indemnity plan can help.

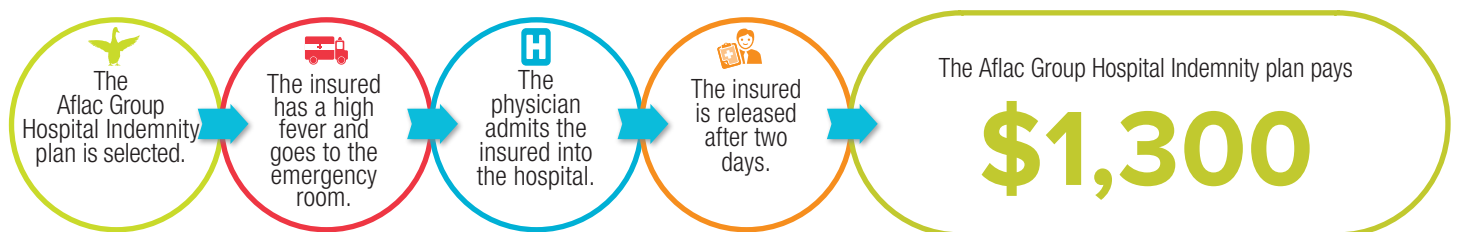
It provides financial assistance to enhance your current coverage. So you may be able to avoid dipping into savings or having to borrow to address out-of-pocket-expenses major medical insurance was never intended to cover. Like transportation and meals for family members, help with child care, or time away from work, for instance.

### The Aflac Group Hospital Indemnity plan benefits include the following:

- Hospital Confinement Benefit
- Hospital Admission Benefit
- Hospital Intensive Care Benefit and more



### How it works



Amount payable was generated based on benefit amounts for: Hospital Admission (\$1,000), and Hospital Confinement (\$150 per day).

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The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

# AFLAC GROUP WHOLE LIFE INSURANCE

Policy Series C60000



While we all know that life insurance helps protect our loved ones for the long term, sometimes we don't consider that there are other benefits of a whole life insurance plan as well.

Priced to fit most budgets, Aflac Group Whole Life insurance can give your family a financial cushion when they need it. And, unlike some kinds of life insurance, a whole life insurance plan won't be canceled just because you reach a certain age.

**Aflac Group Whole Life insurance doesn't only look out for your family's tomorrow--it also works hard for you today.**

What you may not realize is that in addition to offering valuable life insurance protection, Aflac Group Whole Life is designed to build cash value—at a guaranteed rate of return. It's a feature that could come in handy down the road for short-term or unplanned expenses.

There are other advantages, as well:

- You may apply for benefit amounts by answering only a few medical questions.
- Once your Whole Life insurance application has been approved and payroll deductions have started, the coverage is yours to keep as long as you continue to pay premiums.
- Aflac Group Whole Life builds cash value that you can access for life's challenges and life's opportunities.

Aflac Group Whole Life insurance is flexible, too. You can apply for coverage that fits your budget and lifestyle.

## **Whole Life Benefit Coverage Options:**

- Employee
- Spouse
- Children ages 15 days through 25 years may be covered in either of these two ways:
  - A Child Term Rider for dependent children (the rider will cover all of your dependent children), or
  - A separate Whole Life plan for each of your dependent children

## **Additional Benefits:**

- Accelerated Benefit Rider (employee and spouse only)
- Accidental Death Benefit Rider (employee and spouse only)
- Waiver of Premium Benefit Rider (employee only)

## **Features:**

- Premiums will not increase.
- Benefits may be paid directly to your named beneficiary.
- Coverage is portable, which means you can take it with you if you change jobs or retire.
- Premiums are paid through convenient payroll deduction.

# Health care doesn't have to be hard

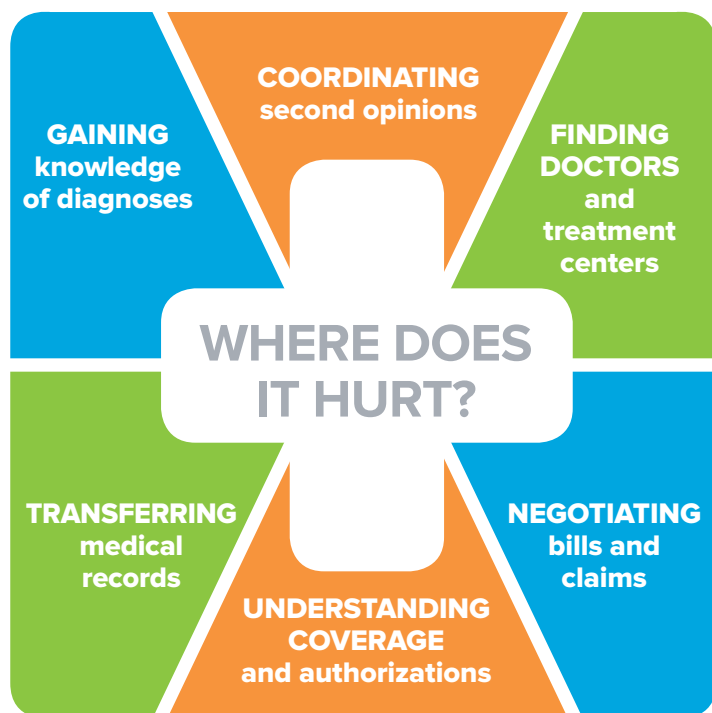
Meet Health Advocacy, available through Aflac.

Dealing with health care and health coverage can be complicated — and often stressful. But now you have help from Health Advocacy.

Health Advocacy provides a team of experts who can help solve your health care and insurance-related questions. They can help you with a variety of needs like finding specialists, clarifying coverage, addressing claim issues and getting second opinions.



## Get care for your health care.



### HEALTH ADVOCACY CAN HELP:

-  FIND DOCTORS AND TREATMENT CENTERS
-  COORDINATE CARE AND SECOND OPINIONS
-  UNTANGLE MEDICAL BILL AND CLAIM ISSUES
-  AVAILABLE 24/7, ANYTIME, ANYWHERE

## Get confidential, personalized help with Health Advocate:



**Find doctors, specialists, hospitals and other providers**



**Schedule appointments** for treatments and tests



**Coordinate** second opinions and care



**Resolve issues**, from claims problems and medical bills, to coordinating benefits



**Get help with eldercare issues**, including Medicare and related healthcare issues for your parents and parents-in-law



**Get answers** about your test results, treatments, prescriptions and more



**Work with your insurance companies** to get approvals and clarify coverage



**Transfer medical records**, lab results and X-rays



**Here for you 24/7** by convenient app or phone

## HealthAdvocate<sup>SM</sup>

**Health care just got easier with Health Advocacy.**

When your coverage begins, call **855.423.8585** or visit [healthadvocate.com/aflac](https://healthadvocate.com/aflac)

Available through Aflac, powered by Health Advocate.

CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service Providers, and does not own or administer any of the products or services provided by the Value Added Service providers. Each Value-Added Service Provider offers its products and services subject to its own terms, limitations and exclusions. Value Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated.

Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, New York, North Carolina, Ohio, South Dakota, Texas, Utah and Vermont.

[aflacgroupinsurance.com](https://aflacgroupinsurance.com) | 1.800.433.3036

Continental American Insurance Company | Columbia, South Carolina

# Make sure your business stays your business

## Stay secure with Fraud Protection, available through Aflac.

It happens everywhere, every day. One in every 16 people in the U.S. were victims of identity theft in 2016. It's no wonder that fraud is among the top concerns for working adults.\* No one wants to go through the hassle, expense and time of dealing with fraud.

But you can protect yourself. Your employer and Aflac have teamed up to provide an easy way to reduce your risk of becoming the next victim — at no cost to you.

Fraud Protection is now available to you as part of your employer's benefits package.



**FRAUD IS A REAL CONCERN. BUT NOW THERE'S A REAL SOLUTION.**



**SAFE, SECURE DIGITAL STORAGE OF PERSONAL INFO**



**EMAIL ALERTS**



**RECOVERY PROCESS FOR LOST/STOLEN WALLET, FRAUD OR ID THEFT**



**LIVE SUPPORT 24/7**



Value Added Services

# Fraud Protection gives you stronger peace of mind.

These services are automatically available to you when your coverage begins.



## RESTORE

### Certified Resolution Specialist

- Fully managed restoration services
- One-on-one dedicated care

### End2End Defense <sup>SM</sup> 32-step recovery process

- For lost/stolen wallet, breached data, fraud or ID theft
- Designed to discover, isolate and prevent future fraud



## 24/7 LIVE SUPPORT

### Expert assistance, whenever and wherever you need it

- 24/7 access to expert professionals who can help you if fraud or identity theft occurs

These services require registration and additional information before they're available for use:



## SECURE

### Online Identity Vault

- Secured digital storage for personal and account information, vital documents, images and other data
- Mobile app for on-the-go access to manage your identity
- Password Manager

### Expert Protection Tips and Timely News

- Monthly activity reports via email detailing your account status and protection tips
- Breach alert emails to make you aware of recent breaches and scams



## MONITOR

### Internet Monitoring

- Fraud exposure report of your personal information on black market websites
- Daily monitoring for your personal information (stored in your Online Identity Vault)



**Aflac's Fraud Protection is here for you.**

When your coverage begins,  
call: **866-826-8851** | visit: **aflac.ezshield.com**.

Available through Aflac, powered by EZShield.

Identity Theft Hit an All-Time High in 2016, USAToday.com, February 6, 2017  
CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service Providers, and does not own or administer any of the products or services provided by the Value Added Service providers. Each Value-Added Service Provider offers its products and services subject to its own terms, limitations and exclusions. Value Added Services are not available in Idaho or Minnesota. Value Added Services are also not available with group plans underwritten by American Family Life Assurance Company of New York. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated.

[aflacgroupinsurance.com](http://aflacgroupinsurance.com) | 1.800.433.3036

Continental American Insurance Company | Columbia, South Carolina

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## Have You Ever...

- Needed your Will prepared or updated?
- Signed a contract?
- Received a moving traffic violation?
- Worried about being a victim of identity theft?
- Been concerned about your child's identity?
- Had social media accounts? (Facebook, Instagram, Twitter, LinkedIn, Youtube)

### The LegalShield Membership Includes:

- **Dedicated Law Firm** Direct access, no call center
- **Legal Advice/Consultation** On unlimited personal issues
- **Letters/Calls** Made on your behalf
- **Contracts/Documents Reviewed** Up to 15 pages
- **Residential Loan Document Assistance** For the purchase of your primary residence
- **Will Preparation** - Living Will, Health Care Power of Attorney, Financial Power of Attorney
- **Speeding Ticket Assistance** Upload your speeding ticket from the mobile app directly to law firm
- **IRS Audit Assistance** (Begins with the tax return due April 15<sup>th</sup> of the year you enroll)
- **Trial Defense** (If named defendant/respondent in a covered civil action suit)
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** (Available 90 days after enrollment)
- **25% Preferred Member Discount** (Bankruptcy, criminal charges, DUI, personal injury, etc.)
- **24/7 Emergency Access** For covered situations

### The IDShield Membership Includes:

- **Credit Monitoring** Continuous credit monitoring through TransUnion
- **Online Privacy Management** IDShield provides consultation and guidance on ways participants can protect their privacy and personally identifiable information across the internet and on their smart devices.
- **Reputation Management & Score** Scans social media accounts for existing content that could be damaging to participants' online reputation. Ranks your online reputation risk by giving you a score based off the content found on your social media accounts.
- **Financial Account Monitoring** Accounts monitored include checking, savings, employer 401k accounts, loans and more.
- **\$1 Million Protection Policy** Coverage for lost wages, legal defense fees, stolen funds and more
- **Unlimited Service Guarantee** Ensures that we won't give up until your identity is restored!
- **Identity Restoration** Performed by Licensed Private Investigators to restore your identity to its pre-theft status.
- **24/7 Emergency Access** In the event of an identity theft emergency

Plan Prices are Per Pay Period Deduction	FAMILY Price	INDIVIDUAL Price
LegalShield <b>Legal Plan Only</b>	<b>\$8.75 / every two weeks</b>	<b>\$8.75 / every two weeks</b>
IDShield <b>Identity Theft Plan Only</b>	<b>\$8.75 /every two weeks</b>	<b>\$4.13 / every two weeks</b>
Combined Plans	<b>\$15.65 / every two weeks</b>	<b>\$12.88 / every two weeks</b>

The secure website to enroll is [www.shieldbenefits.com/stclaircounty](http://www.shieldbenefits.com/stclaircounty)

**PLEASE NOTE:** Member's spouse coverage can be a married spouse OR boyfriend/girlfriend; domestic partner; same sex partner.



Put your law firm and identity theft protection in the palm of your hand with the LegalShield and IDShield mobile apps!

LegalShield legal plans cover the member; member's spouse; never married dependent children under 26 living at home; dependent children under the age 18 for whom the member is the legal guardian; never married dependent children up to age 26 if a full-time college student; or physically or mentally disabled dependent children. IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see [www.idshield.com](http://www.idshield.com). All Licensed Private Investigators are licensed in the state of Oklahoma. A \$1 million insurance policy is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. Certain limitations apply. IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. For complete terms, coverage and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Reimbursement Policy ("Policy") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expense reimbursement and legal costs as a result of a covered identity fraud. The amount of coverage is dependent on the type of identity theft plan. See a Policy for complete terms, coverage, conditions and limitations related to family members who are eligible for coverage under the Policy. For a summary description of benefits for the Policy coverage see <https://idshield.cloud/summary-of-benefits>. We do not monitor all transactions at all businesses and the monitoring network is limited only to institutions participating in the financial monitoring feature.

FOR MORE INFORMATION PLEASE CONTACT AN INDEPENDENT ASSOCIATE:







MEMBERPERKS

# Save with these incredible MEMBERPERKS

Your LegalShield and IDShield Memberships are simply amazing. In addition to the privileges that are already yours, we have added these MEMBERPERKS with hundreds of merchants and thousands of discounts. Members can access savings at both national and local companies on everyday purchases such as tickets, electronics, apparel, travel and more. Members have the opportunity to save, on average, over \$2,000 per year. MEMBERPERKS can save you enough to pay for your membership for years to come!

## RECEIVE EXCLUSIVE DISCOUNTS

Access your members-only discounts in categories such as:

- |   |   |
|---|---|
|  APPAREL                |  HOME SERVICES                   |
|  AUTOMOTIVE             |  INSURANCE & PROTECTION SERVICES |
|  BOOKS, MOVIES & MUSIC |  OFFICE & BUSINESS              |
|  CELL PHONES          |  REAL ESTATE & MOVING SERVICES |
|  ELECTRONICS          |  SPORTS & OUTDOORS             |
|  FINANCE              |  TICKETS & ENTERTAINMENT       |
|  FLOWERS & GIFTS      |  TRAVEL                        |
|  FOOD                 |   |
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## WHAT MEMBERS ARE SAYING:

"MEMBERPerks pays for my membership!"  
 – Martha S.

"I saved 20% at Advance Auto and I also saved 30% on movie tickets on date night with my wife. This membership is it!"  
 – Andre E.

"I am receiving 8% off my Verizon cell phone monthly charge!"  
 – Paulette M.

Enjoy preferred member pricing on some of your favorite brands and services.



AND MANY MORE!

## Getting Started

To sign up, simply log in at [legalshield.perkspot.com](http://legalshield.perkspot.com). If you don't already have an account, follow the simple on-screen instructions to make an account with your personal or work email and LegalShield Membership number.

These benefits are for LegalShield and IDShield Members. All offers or promotions are subject to change without notice.

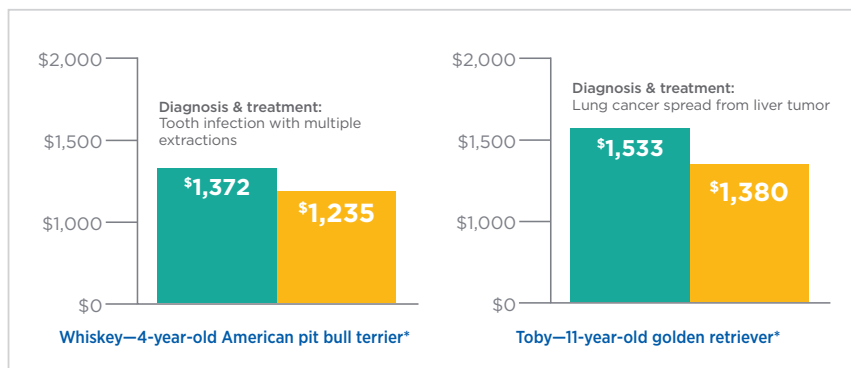
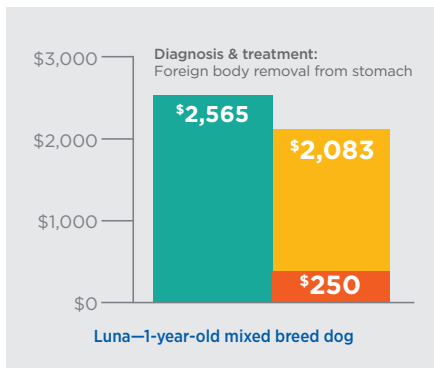
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- ✓ Same price for pets of all ages
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**My Pet Protection helped these pets' parents keep their bank accounts in the black**



\*Annual deductible met on previous claim

■ Claim amount ■ Reimbursement by Nationwide ■ Annual deductible

Sample reimbursements are based on actual claims but have been edited for clarity.

Sign up multiple pets with individual plans and receive a discount<sup>3</sup> for even more savings.

Get a free, no-obligation quote today at [petinsurance.com/stclaircounty](https://petinsurance.com/stclaircounty)





Save some bones on vet bills with **My Pet Protection**<sup>®</sup> from Nationwide<sup>®</sup>.



- **Accidents**, including poisonings and allergic reactions
- **Injuries**, including cuts, sprains and broken bones
- **Common illnesses**, including ear infections, vomiting and diarrhea
- **Serious/chronic illnesses**, including cancer and diabetes
- **Hereditary** and congenital conditions
- **Surgeries** and hospitalization
- **X-rays**, MRIs and CT scans
- **Prescription medications** and therapeutic diets

Just like all other pet insurers, we don't cover **pre-existing conditions**<sup>\*</sup>. However, we go above and beyond with extra features such as **emergency boarding, lost pet advertising and more**. This plan has a low \$250 annual deductible and a generous \$7,500 maximum annual benefit.

**\*Any illness or injury that your pet had prior to the start of your policy will be considered a pre-existing condition.**

Preventive care coverage is available for checkups, shots and more through My Pet Protection with Wellness<sup>®</sup>.

## Easy enrollment

**1** Select the species (dog or cat)<sup>\*</sup>

**2** Provide your zip code

**3** Pick your plan

<sup>\*</sup>To enroll your bird, rabbit, reptile or other exotic pet, please call 888-899-4874.



Available to all pet insurance members. Unlimited, 24/7 access to a veterinary professional (\$150 value). Only from Nationwide<sup>®</sup>.



Get your pet insurance reimbursements deposited directly to your bank.

Submit claims right from your smartphone with the free VitusVet app.



Download from the App Store



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Email, fax and snail mail claim submissions also available.

**My Pet Protection**<sup>®</sup> is available exclusively through your employer. Enroll online today—it's quick and convenient. **<URL>**

<sup>1</sup>Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. <sup>2</sup>Average based on similar plans from top competitors' websites for a 4-year old Labrador retriever in Calif., 90631. Data provided using information available as of December 2017. <sup>3</sup>Pet owners receive a 5% multiple pet discount by insuring two to three pets or a 10% discount on each policy for four or more pets.

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