



2021-2022 **OPEN** ENROLLMENT

AUG. 25 - SEP. 2, 2021



AGENDA

- Welcome
- What's Changing
- Open Enrollment
- Review of 2021-22 Benefits
- How to Enroll
- Questions



WHAT'S CHANGING

Medical

- Moving from BCBS to TML Health Benefits
 - New medical plan is available
 - The rates have decreased

Dental

- The dental benefits are unchanged.
- The rates have increased

Pre- tax Accounts:

- Flexible Spending Account
 - \$2,750 for self only coverage
 - \$550 rollover



OPEN ENROLLMENT

- **Who can enroll?**

- Employees working at least 30 hours/week
- Legal spouse or registered domestic partner
- Children under the age of 26

- **When can you enroll?**

- During annual open enrollment
- Within 31 days of a Qualifying Event

- **Open enrollment:**

- Employees must login to Benefit Connector and update your elections.
- To enroll in the Flexible Spending Account, you must re-enroll per the I.R.S.



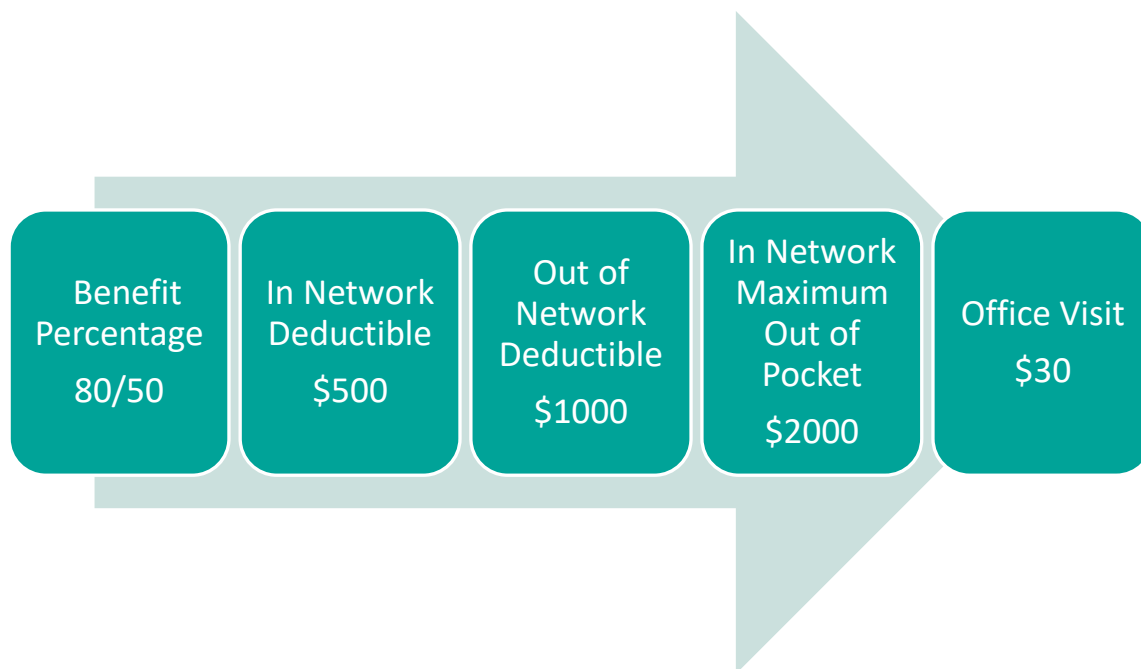
MEDICAL COVERAGE





Highlights

- All copays, deductible, and coinsurance amounts accumulate to one Maximum Out of Pocket (OOP) amount
- Copay Plans only: Routine Lab & X-Ray paid at 100% In-Network coverage when associated with an office visit



Medical Plan

Copay-500-2K ER Plan



This plan uses a preferred provider network. While you can use any doctor, clinic, hospital, or healthcare facility you want; you save money when you use providers in the Blue Cross and Blue Shield of Texas Blue Choice PPO network. It's important to have a relationship with a Primary Care Physician (PCP) who can be your partner in managing your care. They can help you avoid duplicating tests and services and connect you to a specialist, but you are not required to see a PCP before you see a specialist.

These Plan Highlights address only particular aspects of the benefits available under the Plan. Various other expenses, limits, exclusions, and other rules also apply. For more details about your benefits, please refer to the individual summary plan descriptions (SPDs), plan document, certificate of coverage, or (where applicable) insurance contracts for each plan. If there is any discrepancy, these more complete descriptions will govern. TML Health reserves the right to amend or terminate the plan at any time, which may affect the information provided in these Plan Highlights.

BENEFIT COVERAGE	NETWORK YOU PAY	OUT-OF-NETWORK YOU PAY
Deductible		
Individual	\$500	\$1,000
Family	\$1,000	\$2,000
Out of Pocket Maximum <i>(includes deductible, copays, and coinsurance)</i>		
Individual	\$2,000	Unlimited
Family	\$4,000	Unlimited
Coinsurance	20%	50%
Office Visits		
Primary Care	\$30 copay	50% after deductible
Specialist	\$45 copay	
Preventive Care	No Charge	50% after deductible
Telehealth	No Charge	Not Covered
Diagnostic Lab / X-Ray <i>(when associated with an office visit)</i>	No Charge	50% after deductible
Major Imaging <i>(CT scan, PET scan, MRI, nuclear medicine)</i>	20% after deductible	50% after deductible
Inpatient Hospital <i>(Prior Authorization required)</i>		
Facility Charges	20% after deductible	50% after deductible
Physician Charges	20% after deductible	50% after deductible
Emergency Room <i>(non-emergent service the benefit will revert to \$500 copay deductible and coinsurance)</i>		
Facility Charges – true emergency only	\$500 copay	\$500 copay
Physicians Charges	20% after deductible	20% after deductible
Urgent Care	\$75 copay	50% after deductible
Outpatient Surgery	20% after deductible	50% after deductible

¹ non-emergent service the benefit will revert to \$500 copay plus coinsurance after deductible

Pharmacy Benefits - Navitus



Pharmacy Highlights

We use a narrow network with **nearly 3,000 pharmacies right here in Texas**, including but not limited to:

- HEB
 - CVS
 - Walmart
 - Sam's Club
 - and many independently owned local pharmacies
- As our Narrow Network is designed to provide value and cost savings to keep rates stable for our members, our network **does not include Walgreens**
 - You can find pharmacy information through the Navitus Member Portal at **navitus.com** or the Navitus App
 - If you would like help finding an in-network pharmacy, call Navitus Customer Care at **844-268-9789**



Pharmacy

Per 30-day/60-day/90day supply Retail or Mail Order		
Coverage Tier	Network – You Pay	Out-of-Network – You Pay
Disease Management Maintenance (generic)	\$Up to a 30-Day Supply: \$0 copay 31-60 Day Supply: \$0 copay 61-90 Day Supply: \$0 copay	Not Covered
Tier 1 (<i>lower-cost generics and some brand name drugs</i>)	Up to a 30-Day Supply: \$10 copay 31-60 Day Supply: \$20 copay 61-90 Day Supply: \$30 copay	
Tier 2* (<i>includes most brands and some higher cost generics</i>)	Up to a 30-Day Supply: \$40 copay 31-60 Day Supply: \$80 copay 61-90 Day Supply: \$120 copay	
Tier 3* (<i>non-preferred drugs</i>)	Up to a 30-Day Supply: \$70 copay 31-60 Day Supply: \$140 copay 61-90 Day Supply: \$210 copay	
Tier 4 (<i>specialty drugs</i>)	Up to a 30-Day Supply: \$100 copay	
Tier 5 (<i>cost share drugs</i>)	Up to a 30-Day Supply: \$150 copay 31-60 Day Supply: \$300 copay 61-90 Day Supply: \$450 copay	

* If a participant obtains a brand-name drug when a preferred generic equivalent is available, they are responsible for the brand copay plus the cost difference between the brand-name drug and the preferred generic drug.

Pharmacy Highlights – Mail Order

- **Mail order prescriptions** available through Costco Pharmacy
- **Register online** at www.pharmacy.costco.com for mail order delivery
- **Please allow** 10 to 14 calendar days from the day you submit your order to receive your medication(s)
- **You do not need to be a Costco member to get your prescriptions there**
- If you are currently receiving drugs via mail order, Navitus will notify you before the date your plan starts regarding any steps you need to take to transfer your prescription to Costco



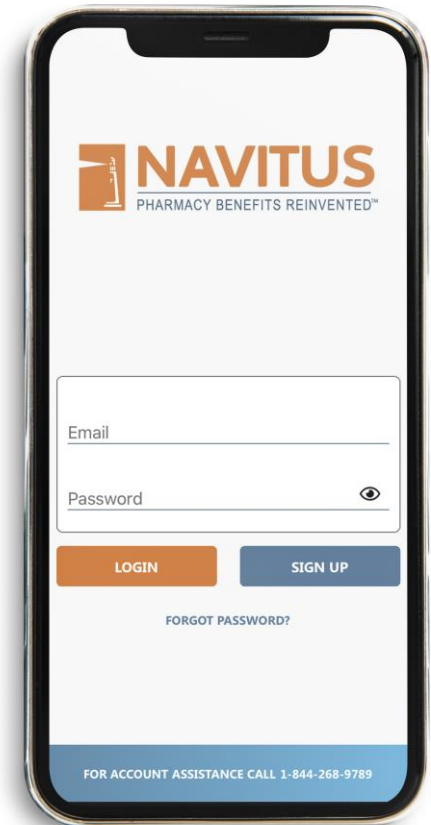
Pharmacy Highlights – Specialty Drugs

- Lumicera will provides specialty medications for our members
- To start using Lumicera for your current specialty drugs, call Lumicera at **1-855-847-3553** or Navitus Customer Care at **1-855-673-6504**



Member Prescription Resources

- **Member prescription portal** with pharmacy locator, cost compare tool, and educational resources to help you manage your health—log in at navitus.com
- **Navitus Mobile App** to access your benefits, locate a nearby pharmacy, view and manage your medications, and more
- **English and Spanish Customer Care**
24 hours a day, 7 days a week: [1-855-673-6504](tel:1-855-673-6504)



TML Well

Take Advantage of all the wonderful programs available to you.

While you are at it... earn \$150 for yourself and any covered dependents over the age of 18!

Navigate Wellbeing Solutions

Track your progress with the **Navigate app**

Use the TML Well portal, or sync with your favorite fitness tracker

Earn \$150 for Completing Wellness Challenges

Employees and spouses earn rewards each year by taking a wellbeing survey and completing either a biometric screening, individual challenges, group challenges, or "Wellness Your Way" challenges through TML Well.

Option 1

- Preventive Care Screening (Biometrics)
- Wellbeing Survey

Option 2

- Quarterly Challenge (4-6 weeks in length)
- Wellbeing Survey

Option 3

- 2 Personal Challenges (must be in the nutrition or physical activity category)
- Wellbeing Survey

Option 4

- Wellness Your Way Challenge offered by your employer
- Wellbeing Survey



Weight Management Program: Naturally Slim is Now Wondr Health!

This ten-week online program teaches people how to lose weight and improve their health without giving up their favorite foods, through digital behavioral counseling for weight management and diabetes prevention. With as little as a 3% to 5% weight loss, our members can reduce the risk of metabolic syndrome by 41%.

Our pilot group of 400 individuals lost 1,300 lbs. in ten weeks. Wondr Health is available free to all adult members covered by TML Health plans. Selection criteria include:

- Must be older than 18
- Must have a BMI greater than 25 and one risk factor or a BMI of greater than 30
- Must be covered under the medical plan



Ovia Health for Women's and Family Health

Get support from Ovia Health's complete app suite to provide support from pre-pregnancy to delivery all the way through parenting. On top of being great tracking apps for every step of the parenting journey, Ovia Health helps manage both the children's and the mother's health, including support for post-partum depression.

See your Welcome Packet for more details on everything Ovia Health has to offer!



Livongo for Diabetes and Hypertension Management

At no additional cost, members with diabetes or hypertension claims will receive an outreach call from a professional at Livongo, a digital health platform determined to empower you to take control of your condition.

If you choose to participate, you will receive digitally connected glucose monitors, scales, and/or blood pressure cuffs that will monitor and transmit your data in real time to your own personal Livongo coach, who will help you manage your condition.

See your Welcome Packet for more details about enrolling in Livongo!

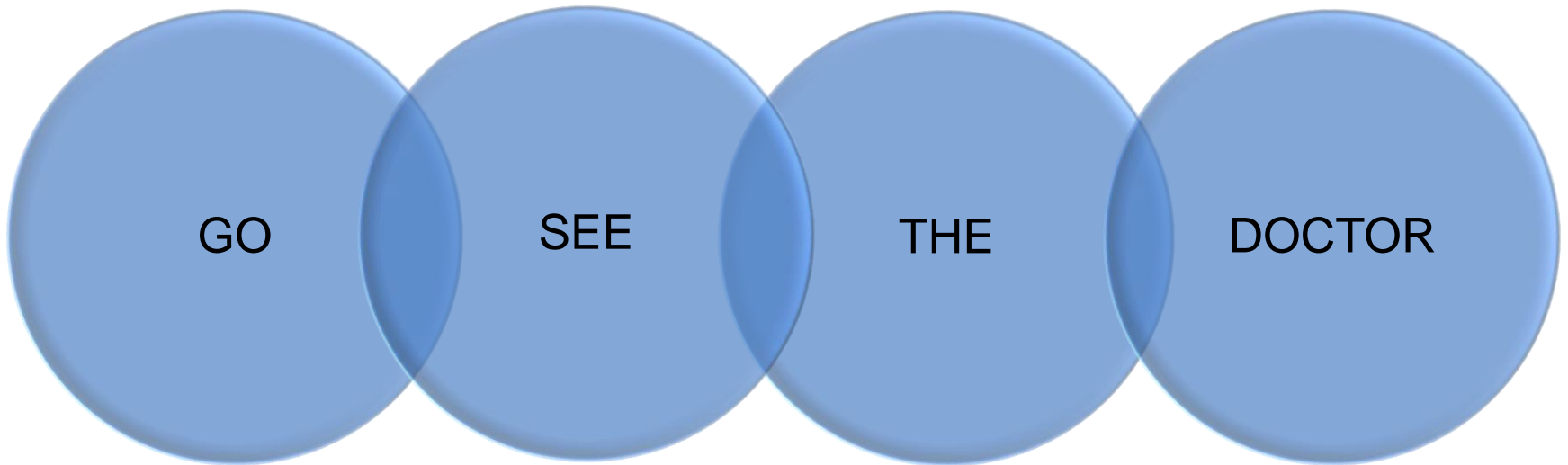


Airrosti for Musculoskeletal Recovery

Airrosti is an outcome-based program, dedicated to quick recovery from common conditions or injuries through physical therapy for those who wish to avoid surgeries or other unnecessary invasive care options.

You have the option to choose in-office care or virtual and remote treatment to start feeling like yourself in as little as 3-4 visits.

A Message To The FELLAS



Well on Target-



Blue PointsSM — Rewards for Healthy Living

Well onTarget understands how hard it can be to maintain a healthy lifestyle. Sometimes, you may need a little motivation. That's why we offer the Blue Points* program. This program can help you get on track — and stay on track — to reaching your wellness goals.



Well onTarget can give you the support you need to make healthy choices – while rewarding you for the hard work. Available at [Wellontarget.com](https://www.wellontarget.com)

MEMBER WELLNESS PORTAL: Self – Directed Courses, Online tools & articles

FITNESS PROGRAM: Gym membership for \$25, No contracts, earn 2,500 points

FITNESS TRACKING: Earn Points by tracking activity using devices or mobile phone

REDEEM POINTS: Apparel, electronics, jewelry, sporting goods, books, music, etc.



24/7 Access to Your Own Benefits Value Advisor

Overwhelmed with cross-checking hospitals, doctors, and your network to get the best price?

- Trained advisors located in Marshall, TX can help you:
 - Choose in-network doctors and hospitals
 - Understand your benefits
 - Schedule doctor visits
 - Get prior authorization for certain services
 - Estimate your out-of-pocket costs
 - Maximize your savings



MDLIVE – eff 10/01

- Remote, low-cost alternative for connecting with a board-certified doctor
- Great for minor conditions such as:
 - Allergies
 - Cold & Flu
 - Cough & Sore Throat
 - Headaches & Sinuses
 - And more!
- MDLIVE's licensed therapists also offer behavioral health counseling for:
 - Addiction, Anxiety, Depression
 - Loss, Relationships, Stress
 - Trauma, PTSD, and Life Changes
- Can even send some prescriptions to nearby pharmacies

Set up your account online or through
the MDLIVE app!



MDLIVE[®]

4:05
App Store

MDLIVE

Let's create your account

Create account → Complete Profile → Check Coverage

Email

Password

Date of Birth
 Enter your date of birth, you can add your family members later.

Month Day Year

Clicking Create account means that you agree to MDLIVE's [Terms of Use and Privacy Policy](#)

Create account

[Already have an account?](#)

4:05
App Store

MDLIVE

Username
 [Forgot Username](#)

Password
 [Forgot Password](#)

☐ Remember Username ☐ Enable Face ID

SIGN IN

New user? [Create an account](#)

MDLIVE



LET'S TALK ABOUT ID CARDS:
TWO CARDS

MEDICAL CARD
PHARMACY CARD

Your Official Contact Guide

When you need help

- TML Health Member Services 800-282-5385
- BCBSTX Helpline 855-762-6084
- Navitus Customer Care 855-673-6504

Additional benefits and important numbers

- Medical Prior Authorization Helpline 800-441-9188
- 24 Hour Nurseline 877-351-8392
- Deer Oaks EAP 866-327-2400



Your Checklist to Better Health

- ☐ **Show your new ID to your medical provider!**
- ☐ Read your Enrollment Guide
- ☐ Confirm your current primary care physician is in-network
- ☐ Register your account with TML Health & Blue Cross and Blue Shield of Texas
- ☐ Register your accounts for all your additional benefits:
- ☐ **Complete your enrollment by - 08/15**

MDLIVE[®]

 **NAVITUS**
PHARMACY BENEFITS REINVENTED[™]

Navigate Wellbeing
Solutions

Take Charge of your Health-

Tobacco Users- Employees and spouses, who are tobacco users, will have an additional surcharge of \$25 per person per month towards the cost of their employee health insurance premium. To avoid the surcharge, the tobacco user may submit a change in tobacco user affidavit (to change their status).

If an employee and spouse elects to participate in a tobacco cessation program, the employee may be eligible for the non-tobacco use premium for a maximum of six months. The employee must complete the Tobacco Cessation and **print out a certificate of completion** and submit to Human Resources.

Tobacco Cessation Coaching Process

Tobacco cessation can be a lengthy, difficult journey. Regardless of the member's situation or tobacco use status, coaches are trained to provide compassionate interventions.

Did You Know: After quitting, the body begins to repair the damage caused by smoking.



Sign up for the Tobacco Cessation Program in the Well onTarget Portal at wellontarget.com. Or call 877-806-9380.

Additional information is available on page 31 of the benefits guide.

DENTAL COVERAGE



Dental Plan Comparison



Benefits – BCBS (Blue Care Dental)	Low PPO Plan	High PPO Plan
Type I – Preventive Services	No Waiting Period	No Waiting Period
Oral examinations (2 Per Year)		
X-rays	100%	100%
Cleanings (2 Per Year)		
Type II – Basic Services	No Waiting Period	No Waiting Period
Fillings		
Extractions	80%	80%
Periodontics		
Type III – Major Services	No Waiting Period	No Waiting Period
Crowns		
Removable / fixed bridge-work	50%	50%
Partial or complete dentures		
Type IV - Orthodontia		
Child (under 19)	50%	50%
Adult		
Calendar Year Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Annual Maximums		
Dental Annual Maximum	\$1,500	\$1,500
Orthodontia Lifetime Maximum	\$1,000	\$1,500
Out of Network Reimbursement	Maximum Allowable Charge (MAC)	90 th Percentile
Network Website		

NOTE: This is a brief summary and not intended to be a contract.

Important information regarding the Low PPO Plan:

The Low PPO plan will pay the following services under Major Services at **(50% Reimbursement)** vs. the High PPO plan which will pay services under Basic Services **(80% Reimbursement)**:

- (1) Root Canal Treatment
- (2) Oral Surgery
- (3) Periodontal Surgery.

Under the Low PPO Plan-
Implants are NOT covered.

Note: Employees should choose the High Plan if their provider is not in the network. The Out of Network Reimbursement for the Low PPO plan (MAC) will result in higher charges for an Out of Network Dentist.

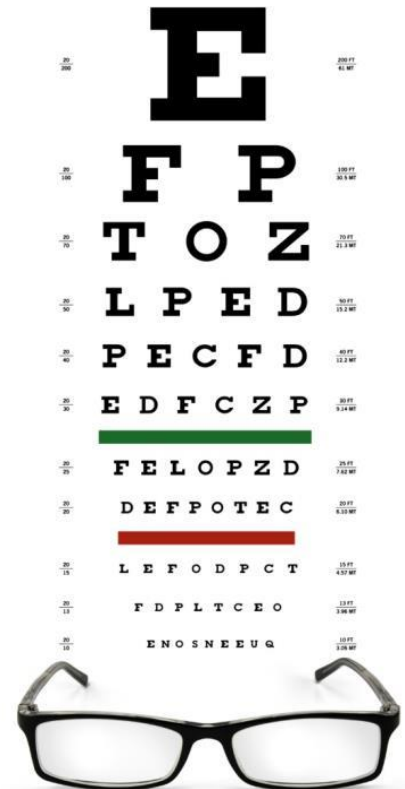


VISION COVERAGE



Vision

BENEFITS		Avesis
Eye Exam	Network	\$10 Copay
	Non-Network	Up to \$35 Reimbursement
Frames/ Lens (Materials copay applies to frame or lenses)		
Single Vision	Network	\$10 Copay
	Non-Network	Up to \$25 Reimbursement
Bifocal Lenses	Network	\$10 Copay
	Non-Network	Up to \$40 Reimbursement
Trifocal Lenses	Network	\$10 Copay
	Non-Network	Up to \$50 Reimbursement
Lenticular Lenses	Network	\$10 Copay
	Non-Network	Up to \$80 Reimbursement
Frames	Network	\$10 copay / Up to \$150 Allowance
	Non-Network	Up to \$45 Reimbursement
Contacts *In Lieu of Glasses		
Network	Medically Necessary	Covered in Full
	Elective	Up to \$130 Allowance
Non-Network	Medically Necessary	Up to \$250 Allowance
	Elective	Up to \$130 Reimbursement
Exam Frequency		12 Months
Lens Frequency		12 Months
Frames Frequency		12 Months



Visit: www.avesis.com for provider listings.

LIFE/AD&D INSURANCE



Basic Life/AD&D



- **100% paid by The City of Live Oak**
- **Provided through Mutual of Omaha**
 - Benefit amount is equal to 1 x base salary
 - Minimum amount is \$50,000, up to \$150,000
 - Update your beneficiary information in Benefit Connector



Supplemental Life/AD&D



Active, full-time employees

- Employee benefit amount is 5x Annual Salary up to \$500,000 for employee
 - ☐ \$100,000 Guarantee Issue Amount (new hires only)
 - ☐ Employees can increase \$10,000 during open enrollment up to Guarantee Issue Amount (No EOI)
- Spouse maximum benefit is 50% of employee benefit
 - ☐ \$25,000 Guarantee Issue Amount (new hires only)
 - ☐ Any increase or new enrollments requires EOI
- Child coverage amount is up to \$10,000
 - ☐ Guarantee Issue (No EOI)



DISABILITY INSURANCE



Short Term Disability



- **Voluntary Coverage**

Plan Highlights

Plan Highlights	
Benefit Percentage	60% of your base pay
Monthly Benefit Maximum	\$1,000
When Benefits Begin	14 day elimination period
Maximum Benefit Duration	90 days



Long Term Disability



- 100% paid by The City of Live Oak

Plan Highlights

Plan Highlights	
Benefit Percentage	60%
Monthly Benefit Maximum	\$6,500
When Benefits Begin	90 day elimination period
Maximum Benefit Duration	Your Monthly LTD benefit will be reduced by social security and any other disability income you are eligible to receive.



EMPLOYEE ASSISTANCE PROGRAM



Employee Assistance Program



- **100% paid by The Company**
- **Provided through Alliance Work Partners**
- **Counseling on Personal Issues, such as:**
 - Stress, anxiety, depression
 - Relationships
 - Problems with your children
 - Substance abuse

EAP Services

- Assistance for you or a household family member
- Up to six (6) in-person sessions with a counselor, per year, per individual
- Unlimited toll-free phone access 24/7: 1-800-343-3822
- Online resources 24/7: www.awpnow.com
 - Enter the registration code: **AWP-CCV-345**



Deer Oaks Employee Assistance Program

- A free and confidential counseling service designed to help you resolve work/life issues and live a happier, healthier life
 - In-person, telephone, and video counseling
 - Referrals to community resources
 - Advantage Legal Assistance
 - Advantage Financial Assistance
 - Identity recovery
 - **Take the High Road** reimbursement service
- Toll-free Helpline: 866-327-2400

DEER OAKS

The Deer Oaks Employee Assistance Program (EAP) is a free service included with your TML Health membership. Everyone residing in your household can use the EAP even if they are not enrolled in your medical plan. This program offers a wide variety of counseling, referral, and consultation services, all designed to help you resolve work/life issues and live a happier, healthier, more balanced life. These services are confidential and can be easily accessed by calling the toll-free Helpline at 866-327-2400.

In-Person and Telephone Counseling
A network of 50,000 mental health providers throughout the United States are available to provide in-person assessment and counseling services. You can also call a counselor for in-the-moment phone/video support and crisis intervention. And your plan includes 6 free visits per year for each person in your family. If you prefer counseling in a language other than English, you can request phone interpretation in more than 190 common languages.

Referrals to Community Resources
Get referrals to community resources such as support groups, legal resources, and childcare or elder care services. Work/Life Consultants are also available to help you find a wide range of daily living resources such as pet sitters, event planners, home repair, tutors, and moving services. Simply call the Helpline for resource and referral information.

The Find-Now Child & Elder Care Program helps you care for children and aging parents by finding licensed, regulated, and inspected childcare and elder care facilities in your area. Work/Life Consultants assess your unique needs and provide a list of 3 to 5 confirmed referrals within 12 hours of your call. You can also search the databases and other resources on the Deer Oaks website at www.deeroakseap.com to help you find the right care arrangement.

Advantage Legal Assist
Get a free 30-minute telephone or in-person consultation with a plan attorney, and unlimited online access to a library of educational legal resources, links, tools and forms, interactive online Simple Will preparation, and access to state agencies to obtain birth certificates and other records.

If you need legal representation, you also receive a 25% discount on hourly attorney fees through the EAP.

Advantage Financial Assist
Call Deer Oaks for unlimited phone consultation with a financial counselor qualified to advise on a range of issues such as bankruptcy prevention, debt reduction, and financial planning. Financial counselors can also review your credit report and offer ways to improve your score. You can also find educational financial resources, such as tax guides and financial calculators on the Deer Oaks website at www.deeroakseap.com.

ID Recovery
If your identity has been stolen, this phone consultation service is here to help you recover and minimize the impact. You will receive a free 30-minute phone consultation with an Identity Recovery Professional, a customized action plan, and consultation on implementing the plan. Reduce the time you would spend repairing your damaged credit history, and take back your peace of mind. You can also get free ID monitoring.

Online Tools & Resources
www.deeroakseap.com contains an extensive library of health and wellness articles, downloadable presentations, child and elder care resources, and work/life balance resources, as well as a wealth of information for supervisors covering conflict resolution, leadership, motivation, and more.

Safe Ride Home with Take the High Road
Deer Oaks will reimburse you for your cab fares if you are impaired by alcohol, other substances, or extreme emotional condition. This service is available once per year per participant with a maximum reimbursement of \$45.00 (excluding tips).

If you are retired or have separated from your employer within the last 6 months, you can still use your EAP services.


16 • TMLHEALTHBENEFITS.ORG | CUSTOMER CARE: (800) 282-5385



FLEXIBLE SPENDING ACCOUNTS



- Set aside a portion of your income, **before taxes**, to pay for qualified health care and/or dependent care expenses
- Decrease your taxable income and increase your take-home pay

Health Care FSA

- **\$2,750** maximum annual contribution
- Eligible expenses include:
 - Coinsurance
 - Copays
 - Deductibles
 - Dental treatment
 - Vision care
 - Prescriptions



Dependent Care FSA

- **\$5,000** maximum annual contribution (per family)
- Eligible expenses include:
 - Care of a dependent child **under the age of 13** by babysitters, nursery schools, pre-school or daycare centers
 - Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as a your federal tax dependent

- ☐ Incur Claims until 9/30/2021
- ☐ Up to \$550 will rollover,
- ☐ Claims Filing Deadline is 12/31/2021

IMPORTANT FSA RULES

- Unused health care funds over \$550 will NOT be returned to you or carried over to the following year
- Unused dependent care funds will NOT be returned to you or carried over to the following year.

VOLUNTARY PRODUCTS



- Voluntary products such as:
 - Critical Illness Insurance (Requires EOI)
 - Cancer Insurance
 - Accident Insurance



BENEFIT COSTS



Benefits Costs

TML Health Benefits Medical – PPO Plan: *City Pays 100% of Medical Premium and 45% of Dependent Medical*

Coverage	Total Rate	City Contribution	Employee Contribution per Month	Employee Contribution per Paycheck
Employee	\$728.34	\$728.34	\$0	\$0
EE/SP	\$1,478.52	\$1,065.92	\$412.60	\$206.30
EE/CH	\$1,281.88	\$977.43	\$304.45	\$152.22
Family	\$2,148.58	\$1,367.45	\$781.13	\$390.57

BCBS Blue Care Dental- Low PPO

Coverage	Total Rate	City Contribution	Employee Contribution per Month	Employee Contribution per Paycheck
Employee	\$18.07	\$18.07	\$0	\$0
EE/SP	\$36.13	\$18.07	\$18.06	\$9.03
EE/CH	\$46.64	\$18.07	\$28.57	\$14.29
Family	\$71.26	\$18.07	\$53.19	\$26.60

BCBS Blue Care Dental- High PPO

Coverage	Total Rate	City Contribution	Employee Contribution per Month	Employee Contribution per Paycheck
Employee	\$26.01	\$18.07	\$7.94	\$3.97
EE/SP	\$52.02	\$18.07	\$33.95	\$16.98
EE/CH	\$64.37	\$18.07	\$46.30	\$23.15
Family	\$99.17	\$18.07	\$81.10	\$40.55

Avesis- Vision

Coverage	Total Rate	City Contribution	Employee Contribution per Month	Employee Contribution per Paycheck
Employee	\$5.47	\$0	\$5.47	\$2.74
EE/SP	\$9.57	\$0	\$9.57	\$4.79
EE/CH	\$11.47	\$0	\$11.47	\$5.74
Family	\$14.20	\$0	\$14.20	\$7.10

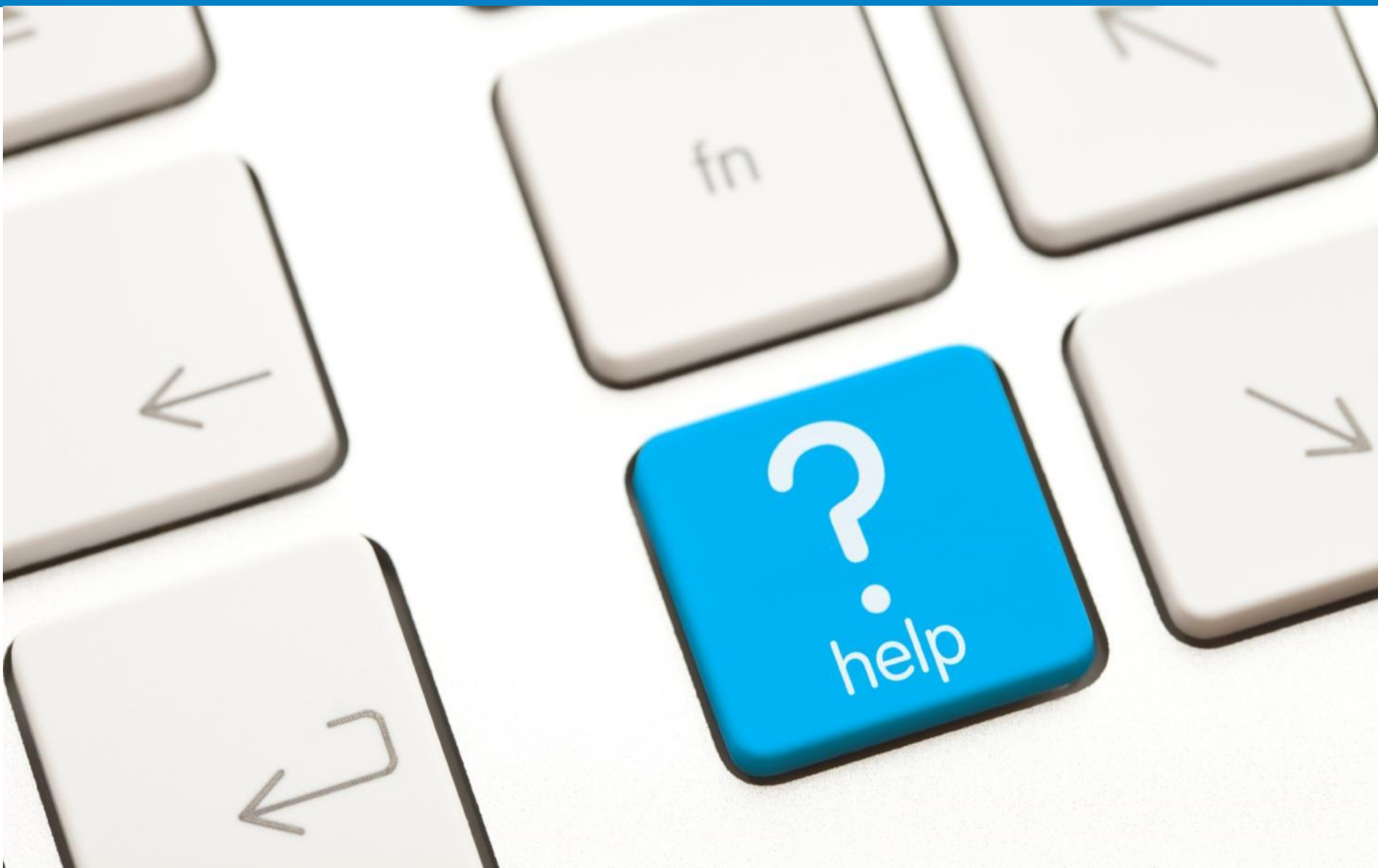


HOW TO ENROLL

- Benefit Enrollments will be done through the City's benefit software – Benefit Connector
- You must register first in order to login and make your benefit elections
- All employees need to register:
 - To verify personal information, dependents/beneficiaries, current benefits;
 - Make changes to current benefits or enroll in new benefits;
 - Or waive any benefits
 - Log on to: <https://cityofliveoak.benefitconnector.com/>



QUESTIONS



MEDICAL PLAN



BENEFITS – TML Health Benefits		PPO Plan
Deductible	Network	\$500 Individual / \$1,000 Family
	Non-Network	\$1,000 Individual / \$2,000 Family
Out-of-Pocket Maximum		Includes Deductible & Copayments
	Network	\$2,000 Individual / \$4,000 Family
	Non-Network	Unlimited
Co-insurance	Network	20%
	Non-Network	50%
Lifetime Maximum		Unlimited
		You Pay
Office Visit		Telemedicine- \$0 Copay
	Network	\$30 Copay
	Non-Network	Deductible/50%
Specialist Office Visit	Network	\$45 Copay
	Non-Network	Deductible/50%
Preventive Visit	Network	0%
	Non-Network	Deductible/50%
Inpatient / Outpatient Hospital	Network	Deductible/0%
	Non-Network	Deductible/50%
Urgent Care	Network	\$75 Copay
	Non-Network	Deductible/50%
Emergency Room	Network	\$500 Copay + 20% after Deductible for Dr. Charges
	Non-Network	\$500 Copay + 20% after Deductible for Dr. Charges
Prescriptions		Disease Management Maintenance (generic)- \$0 Tier 1- \$10 Tier 2- \$40 Tier 3- \$70 Tier 4- \$100 Tier 5- \$150
Please note: Walgreens is Out-of-Network		
Mail Order (90 days)		3x copay
Network Website	www.tmlhealthbenefits.org	Blue Choice PPO

NOTE: This is a brief summary and not intended to be a contract.



Save Money & Time by using-

- ✓ Virtual medicine
- ✓ Nurse advise line

Page 16 and 17 in guide

R_x

IMPORTANT NOTE:
Walgreens is out of network