

# 2024 Elective Benefit Options

## Benefit plans starting at only: \$17.62 per week



Hy-Vee is providing you access to a Group Limited Indemnity policy that will help protect you and your family if you incur certain medical expenses.



### What is Group Limited Indemnity?\*

Group Limited Indemnity (GLI) insurance provides coverage based on a set schedule of benefits for basic medical services

Note: Group Limited indemnity is NOT major medical insurance, and does not meet the minimum essential coverage requirements of the Affordable Care Act.

### What does the Fundamental Care program cover?

The plan provides a benefit amount for select benefits, such as:

- Inpatient hospitalization
- Surgeries
- Lab, x-ray and diagnostic testing
- Visits to the ER, as well as physician's office/urgent care
- Accident coverage
- Prescriptions copays
- Telemedicine, EAP, and PPO discounts included

### What other plans are available?

- Short-term disability insurance coverage up to the age of 70

### Who can enroll?

Part Time employees age 19 and above expecting to work an average of at least 15 hours per week.

### When can I enroll?

Within 30 days of the start of employment, 19th birthday or Qualified Event.

NOTICE: If you are over the age of 65 Medicare may be a better option. Please contact Midwest Heritage Insurance Services to learn more.

### When will coverage begin?

On the 31st day of employment for new hires. Those turning 19 or that have Qualified Events should contact Midwest Heritage to confirm effective date.

### Group:

Hy-Vee & Subsidiaries

### Web Enroll:

<https://hy-veePTenroll.com>

### Group Number:

5G000001

### How Does It Work?

1. Once you are enrolled, the premium amount will be deducted from each paycheck.
2. You will receive an ID card to present to your medical provider, indicating you have coverage.
3. Assign benefits to your provider.
4. Provider submits an itemized bill to Globe Life on your behalf. No claim form necessary.

**MIDWEST HERITAGE**

A Hy-Vee Company

Banking • Investments • Insurance

*\*Group Limited Indemnity Insurance is underwritten by Globe Life And Accident Insurance Company, 3700 S Stonebridge Dr., McKinney, TX 75070. \*\*Globe Life And Accident Insurance Company does not offer or underwrite any other listed products or services.*

*The Group Limited Indemnity Insurance is not major medical coverage, but rather a limited benefit product which pays a fixed benefit amount.*

*\*\*\*MEC plan is not offered or underwritten by Globe Life And Accident Insurance Company.*



# Minimum Essential Coverage (MEC)

## MEC Enhanced Coverage

### Outpatient

	Basic	Choice	Max
Primary Care or Specialist Office Visit	\$30 Copay 3 visits per year	\$30 Copay 3 visits per year	\$30 Copay 5 visits per year
Lab, Diagnostic Testing, X-ray (During Primary or Specialist Office Visit)	Covered Under the Office Visit Copay	Covered Under the Office Visit Copay	Covered Under the Office Visit Copay
Urgent Care Office Visit	\$50 Copay 1 visit per year	\$50 Copay 1 visit per year	\$50 Copay 2 visits per year
Lab, Diagnostic Testing, X-ray (During Urgent Care Office Visit)	Covered Under the Office Visit Copay	Covered Under the Office Visit Copay	Covered Under the Office Visit Copay

### For all adults

Abdominal Aortic Aneurysm screening  
 Alcohol Misuse screening and counseling  
 Aspirin used to prevent cardiovascular disease  
 Blood pressure screening  
 Cholesterol screening  
 Colorectal Cancer screening  
 Depression screening  
 Falls prevention screening  
 Healthy diet and physical activity counseling  
 Hepatitis C virus infection screening  
 Human Immunodeficiency Virus (HIV) screening  
 Lung cancer screening  
 Obesity screening and counseling  
 Sexually Transmitted Infection (STI) prevention counseling  
 Skin cancer behavioral counseling  
 Syphilis screening  
 Tobacco use counseling

### For women and pregnancy

Anemia screening  
 Bacteriuria screening  
 BRCA risk assessment  
 Breast cancer preventive medications counseling  
 Breast cancer screening mammography  
 Breastfeeding counseling during pregnancy  
 Cervical Cancer screening  
 Chlamydia Infection screening  
 Folic Acid supplements for women  
 Gestational Diabetes mellitus screening  
 Gonorrhea screening  
 Hepatitis B screening  
 HIV screening  
 Intimate partner violence screening  
 Osteoporosis screening  
 Preeclampsia prevention medication Rh incompatibility screening for Rh(D) blood typing  
 Sexually Transmitted Infection (STI) prevention counseling  
 Syphilis screening for all pregnant women  
 Tobacco use counseling  
 1 well-woman preventive care visit per policy year  
 High risk human papillomavirus DNA testing  
 1 counseling session on STIs  
 1 counseling session and screening for HIV  
 All FDA approved contraceptive methods  
 1 screening and counseling for domestic violence  
 Breastfeeding support, supplies and counseling  
 Routine prenatal obstetrical office visits

### For children

Alcohol and drug use assessments for adolescents  
 Autism screening at 18 and 24 months  
 Behavioral assessments for all ages  
 Blood pressure screening for children  
 Cervical Dysplasia screening  
 Congenital Hypothyroidism screening for newborns  
 Depression screening for adolescents  
 Developmental screening for children under age 3 and surveillance throughout childhood  
 Dyslipidemia screening for children at higher risk of lipid disorders  
 Fluoride Chemo prevention supplements  
 Gonorrhea preventive medication for the eyes of all newborns  
 Hearing screening for all newborns  
 Height, Weight and Body Mass Index measurements  
 Hematocrit or Hemoglobin screening  
 Hemoglobinopathies or sickle cell screening for newborns  
 Hepatitis B screening for adolescents at high risk for infection  
 HIV screening for adolescents at higher risk  
 Immunization vaccines  
 Iron supplements for children ages 6-12 months who are at increased risk for anemia  
 Lead screening for children at risk of exposure  
 Medical history for all children through development  
 Obesity screening and counseling  
 Oral Health risk assessment for young children  
 Phenylketonuria (PKU) screening for this genetic disorder in newborns  
 STI prevention counseling and screening for adolescents at higher risk  
 Tuberculin testing for children at higher risk of tuberculosis disorders  
 Vision screening

# The Minimum Essential Coverage (MEC) covered preventive services

# Choose the Plan that is Right For You!

## Group Limited Indemnity Insurance (GLI) Underwritten by Globe Life And Accident Insurance Company

Globe Life's GLI insurance policy helps cover the cost of certain medical expenses incurred due to accident or sickness at a specific benefit amount for a limited number of days per year when an Insured receives covered services. Amounts shown are payable per insured per day up to a maximum number of days per calendar year.

### Group Limited Indemnity (GLI)

WEEKLY RATES\*

	Basic	Choice	Max
Employee Only	\$17.62	\$29.86	\$45.35
Employee + Spouse	\$29.47	\$53.63	\$85.18
Employee + Child(ren)	\$26.58	\$46.57	\$72.29
Family	\$38.19	\$69.14	\$112.90

### Benefit Descriptions

Basic

Choice

Max

#### Hospital Benefits

Hospital Confinement Benefit	\$200 5 days per year	\$1,000 5 days per year	\$2,000 5 days per year
Hospital ICU Confinement Benefit	None	\$2,000 5 days per year	\$5,000 5 days per year
Hospital Admission Benefit	None	None	\$3,000 1 day per year

#### Surgery Benefits

Inpatient Surgery Benefit	None	\$1,000 1 day per year	\$2,000 1 day per year
Outpatient Major Surgery Benefit	None	\$750 1 day per year	\$1,000 1 day per year
Outpatient Minor Surgery Benefit	None	\$300 1 day per year	\$400 1 day per year
Anesthesia Benefit	None	\$250 2 days per year	\$500 2 days per year

#### Emergency Room Benefits

Emergency Room Sickness and Injury Benefit	\$100 1 day per year	\$150 2 days per year	\$250 2 days per year
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#### Diagnostic

Outpatient Diagnostic Lab	None	\$35 3 days per year	\$35 3 days per year
Outpatient Diagnostic X-ray Benefit	None	\$75 2 days per year	\$100 2 days per year
Outpatient Major Diagnostic Testing Benefit	None	\$350 1 day per year	\$500 1 day per year

#### Mental disorder/Substance Use Disorder Benefits

Mental Disorder Confinement	None	As any other inpatient hospitalization	As any other inpatient hospitalization
Substance Use Disorder Confinement	None	As any other inpatient hospitalization	As any other inpatient hospitalization
Mental Disorders and Substance Use Disorder Admission	None	As any other inpatient hospitalization	As any other inpatient hospitalization

Insurance is underwritten by Globe Life And Accident Insurance Company, 3700 S Stonebridge Dr, McKinney, TX 75070. Globe Life is rated A (Excellent) by A.M. Best. This is a limited benefit policy. Coverage is not available in all states. Policy, Certificate and Rider forms: GBLL, GBLLC, GBLLABR, GBLLAER, GBLLALR, GBLLASR, GBLLADR, GBLLDR, GBLLIVR, GBLLICR, GBLLITDR, GBLLITLR. Benefits may vary by state. Pre-existing condition limitations may apply. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. Globe Life Benefits uses the services of third party administrators.

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Benefit Descriptions	Basic	Choice	Max
<b>Policy Riders</b>			
<b>Accident Select Benefit Rider</b>	Up to \$1,250 per year	Up to \$1,250 per year	Up to \$1,250 per year
<b>Accidental Death and Dismemberment Rider Principal Sum</b>	\$5,000 EE \$1,000 SP \$1,000 CH	\$5,000 EE \$1,000 SP \$1,000 CH	\$5,000 EE \$1,000 SP \$1,000 CH
<b>Term Life Rider Principal Sum</b>	\$5,000 EE \$1,000 SP \$1,000 CH	\$5,000 EE \$1,000 SP \$1,000 CH	\$5,000 EE \$1,000 SP \$1,000 CH

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# Group Limited Indemnity Summary Definitions

## Underwritten by Globe Life And Accident Insurance Company

**Hospital Confinement Benefit:** For treatment in a hospital due to sickness or injury for 23 or more continuous hours (i.e., not less than a day). Benefits for hospitalization to treat Mental Disorders or Substance Use Disorders are payable as for any other Sickness.

**Hospital Intensive Care Unit Benefit:** For intensive and comprehensive care, when confined in an area of a hospital equipped with lifesaving equipment (ICU).

**Hospital Admission Benefit:** Lump sum benefit for a hospital admission due to sickness or injury. NOTE: Hospital Admission benefit for delivery of a healthy new born child is payable for the mother only, unless the new born child is admitted due to sickness or injury.

**Inpatient Surgery Benefit:** For inpatient surgery in a hospital due to sickness or injury.

**Outpatient Major Surgery Benefit:** For outpatient surgery in hospital or freestanding surgery center, due to sickness or injury. Does not include the CPT codes for Outpatient Minor Surgery.

**Outpatient Minor Surgery Benefit:** For minor outpatient surgery due to sickness or injury. Must be an eligible CPT Code.

**Anesthesia Benefit:** For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist. NOTE: Not paid for Outpatient Minor Surgery.

**Emergency Room Benefit:** For treatment in an emergency room. (Treatment of an injury must occur within 72 hours of the accident.)

**Outpatient Diagnostic Lab Benefit:** For lab test, ordered by a physician and performed on an outpatient basis in an appropriately licensed stand-alone healthcare facility that provides diagnostic services.

**Outpatient Diagnostic X-Ray Benefit:** For x-ray, ordered by a physician and performed on an outpatient basis in an appropriately licensed stand-alone healthcare facility that provides diagnostic services.

**Accidental Death & Dismemberment Benefit Rider:** Pays a lump sum benefit for loss of life, dismemberment or other catastrophic conditions such as paralysis. Benefit payable varies based on the loss incurred.

# Enhanced Plan Services

Coterie contracts with third parties to offer the additional products and non-insurance services described below. These third-party products and services are not offered or underwritten by Globe Life.

Enhanced Plan Services with GLI Plans	Basic	Choice	Max
<b>First Health Network</b>	Included	Included	Included
<b>VIVID Prescription drug copay card benefit (individual/family limit per month)</b>	None	\$10 Copay - Generic Discounts - Pref Brand \$200/\$400 limit/month	\$10 Copay - Generic \$30 Copay - Pref Brand \$200/\$400 limit/month
<b>Rx Assist by Medalist Rx, which provides ACA preventive drugs, including birth control</b>	\$0 Copay Preventive Prescriptions	\$0 Copay Preventive Prescriptions	\$0 Copay Preventive Prescriptions
<b>Recuro Virtual Primary Care</b>	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits
<b>Recuro telephonic/video doctor visits</b>	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits
<b>SupportLinc telephonic EAP - MHSA</b>	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits
<b>SupportLinc face-to-face MHSA professional counseling</b>	\$0 per visit 3 visits per condition	\$0 per visit 3 visits per condition	\$0 per visit 3 visits per condition



# Enhanced Plan Services - Vendor Partners

Fundamental Care offers the third-party non-insurance services listed below; these services are only available when you elect offered insurance coverage. The third-party non-insurance services are not offered or underwritten by Companion Life Insurance Company

## Physician and Hospital Provider Network

First Health is a national physician and hospital network, with wide-ranging access in both urban and rural areas -- more than 96 percent of people in the United States are within 20 miles of a network provider. First Health is part of the Aetna family of companies and holds direct contracts with providers. The First Health Network consists of NCQA accredited providers who offer significant negotiated discounts on medical care with seamless repricing of claims through the medical plan TPA. The service provides members affordable access to care as participating providers recognize and accept their First Health logo on ID Cards which provides instructions for a \$30 Copay at in-network physicians and urgent care centers, before insurance benefits are applied.



## Pharmacy Network and Prescription Discounts

For the GLI Plans, Vivid Clear Rx is a pharmacy benefits manager committed to providing affordable services to employers throughout the United States. VCRx has clear intentions to provide solutions that help members get the most out of their prescription benefits, while providing "above and beyond" customer service and clear savings at the pharmacy. A \$10 generic copay applies to those enrolled in the Choice and Max GLI plans. A \$30 copay for preferred brand name drugs applies to those enrolled in the Max GLI plans. Discounts on generic and brand name drugs applies to everyone enrolled.



**For the MEC plan,** members have access to Rx Assist by Medalist Rx, which provides ACA preventive drugs, including birth control, at \$0 Copay. For other prescriptions, the RxAssist plan can save you between 60-95% off the average wholesale price for your generic medications and can save you between 13-17% off the average wholesale price for your brand medications. Nationwide pharmacy network includes all major chains, retailers, grocers, and independents.



## Telemedicine

Recuro Virtual Care national provider team includes licensed professional counselors, licensed clinical social workers, licensed marriage and family therapists, and other equivalent licensed professionals. We offer telehealth services for both physical and mental health, with 24/7 access to medical care and behavioral health visits in as few as 24 hours. There is NO Copay and an unlimited number of visits. Members can access a virtual consult to diagnose non-emergency medical issues over the phone or through secure video on a computer, tablet or smartphone.



## Employee Assistance Plan and Counseling

The comprehensive Employee Assistance Plan (EAP) is provided by CuraLinc. Their SupportLinc program is staffed by professional, licensed counselors available to members by phone 24/7/365. Video and web chat also available. Provides up to three (3) face-to-face counseling sessions per presenting issue for a wide array of personal and work-related concerns at NO COST.



## Health Services Hub

Access all Enhanced Benefits listed above through one member-portal. In addition, the online portal provides access to myewellness, which includes fitness and exercise plans, diet and nutrition plans, a health risk assessment, articles, resources, and tools for health and wellness. With myewellness, members can get started on their way to a healthy lifestyle.



## Pet Genius Rx

PETGENIUSRX.com is the easy, 100% free way to save money on your pet's medications. Just enter the medication you need and your location, and our system will search for the best deal from hundreds of pharmacies near you. Chose the best savings and show the coupon to your pharmacist when you pick up your pets' prescription. Once you find the deal, print the deal you'd like to redeem in the app, or screenshot it, and then show it to your pharmacist when you arrive to pick up your pet's medication. There is no registration needed. There are no contracts or membership fees to use this service. You can use the savings for any of your four-legged family members, and even share this savings tool with friends and family. No strings attached



## Affordable Labs and Imaging

Affordable Labs and Imaging offers discounts for labs and imaging. AL&I offer up to 60% savings for Lab Services, including routine as well as any other diagnostic labs, Imaging Services including MRI, CT Scan, Xrays, Ultrasound, CTA, MRA, DEXA, PET & Mammogram, and Colonoscopies & EGDs. Through this program, Colonoscopies and EGDs average \$1,075-\$1,475 which includes the facility, surgeon, anesthesia, and pathology all bundled into that low price! To use, it is as simple as: Get copy of order and send to our team, AL&I will send you options with pricing, You choose and AL&I will submit the order, The Lab will call you to schedule.



# Frequently Asked Questions



## Is this plan a Major Medical Plan?

No. GLI is not major medical insurance, and it does not meet the minimum essential coverage requirements of the Affordable Care Act. It is not a substitute for comprehensive, major medical insurance. GLI is a limited benefit product which pays a fixed benefit amount when an insured incurs certain expenses for treatment due to an accident or injury. These payments can help cover some but not necessarily all of the costs associated with services and treatments you may need. Any amounts due providers after the GLI benefits have been paid are the responsibility of the insured.

## What is covered under my plan?

The GLI policy and riders provide coverage to help with expenses like doctor visits, hospital services, lab/x-ray and prescription drugs. Plans may include coverage for routine sickness, off-the-job accidents, and hospital confinement. Coverage varies based on the plan and level selected. Full details of the benefits, limitations and exclusions are contained in each policy.

## How do I enroll online?

You can visit the Hy-Vee enrollment site at <https://hy-veePTenroll.com>. At the Hy-Vee enrollment site, you can get more information about plan costs and coverage details, enroll in benefits, or make changes to your current benefit elections.

## When will I get my ID cards?

Two ID cards will be mailed directly to your home address and should arrive within 5-10 business days after your approval date. If you need to see a doctor immediately or pick up a prescription, contact Midwest Heritage to print a temporary ID card.

## What do I do if I am already enrolled in Medical or Short Term Disability and want to make changes?

During annual open enrollment, changes can be made on <https://hy-veePTenroll.com>. Outside of open enrollment, call **Midwest Heritage** at **515-343-5047** or **1-800-622-0057** or email [csr@mhbanks.com](mailto:csr@mhbanks.com).

## How do I find a doctor?

The First Health Network gives you national access to 5,000 physicians and specialists and 15-50% discounts that help stretch your benefit dollars. With the First Health Network, you can find and choose a network doctor based on your review of price, quality, convenience and service measures. Search for providers online at: [www.firsthealthlbp.com](http://www.firsthealthlbp.com) or call **1-800-226-5116**.

## My doctor doesn't recognize Fundamental Care as an insurance company. What do I need to tell them so they know I'm covered?

Fundamental Care is the name of the collection of benefits that we offer our employees. The Group Limited Indemnity Insurance Policy is offered by Globe Life Insurance Company, Inc. First Health Network provides the PPO. VIVID Clear Rx provides the pharmacy network and prescription discounts. MDLIVE offers the telemedicine services. Support Linc offers employee assistance and counseling. At your doctor's office, give them your ID Card and the Globe Life Insurance Company name. You can also ask your doctor if they participate in the First Health Network which is the network of doctors that we offer our members.

## Will my medication be covered?

The VIVID Clear Rx Prescription coverage is subject to a "formulary" or a list of covered medications. For information on what is covered under the formulary of your plan, you can call our prescription vendor VIVID Clear Rx at 1-877-VIVIDRX.

## Will my procedure be covered?

For information on a specific procedure, please call Globe Life's customer service department, administered by Administrative Concepts, Inc. They can be reached at **1-888-585-9038**.



**FUNDAMENTAL CARE**  
LIMITED BENEFIT INDEMNITY PLANS



# Frequently Asked Questions



## Do I need to meet a deductible?

There is no deductible for the plans.

## Will the doctor bill the insurance company or do I need to pay up front?

By selecting a physician from the First Health Network you will be eligible for up front discounts. When you go to the doctor, present your ID card and assign your GLI benefits to them, the provider will file the claim with Globe Life on your behalf. When it has been processed, Globe Life will pay the the provider first and send you any benefit that is remaining. You are responsible to pay any remaining balance due.

## How does the VIVID Clear Rx prescription program work?

**For Choice and Max Plans.** VIVID Clear Rx is the pharmacy benefit manager for the Fundamental Care plans which includes a pharmacy co-pay benefit. You can find a participating pharmacy at [vividclearrx.myrxplan.com/login/](http://vividclearrx.myrxplan.com/login/) or by calling **1-877-VIVIDRX**.

## When can I make changes to my plan selections?

You can make changes or drop coverage during the annual open enrollment period. This happens at a certain time every year set by your employer. Outside of that period, you can also make changes when you experience a Qualifying Event.

## What is Recuro?

Recuro allows you to address your routine medical issues on demand 24/7 by telephone or video from the convenience of your home or office. Login at [www.recurohealth.com](http://www.recurohealth.com) or call **502-558-0445**

## What is SupportLinc?

SupportLinc is a 24/7/365 employee assistance program (EAP), which provides a variety of resources and referrals (includes 3 face-to-face counseling sessions for each covered family member) for issues related to work, family, caregiving, health and well-being. **Call: 1-888-881-LINC** with additional questions.

## I still have questions. Who do I call?

For eligibility, benefit, and claims questions, call Globe Life's administrator, Administrative Concepts, Inc. at: **1-888-585-9038**.



**FUNDAMENTAL CARE**  
LIMITED BENEFIT INDEMNITY PLANS

**MIDWEST HERITAGE**  
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