

## 2024 Elective Benefit Options

### Benefit plan for only: \$5.60 per week



Virtual HealthConnect - providing 24/7 coverage to assist you with your medical needs!



#### Who can enroll?

Part Time employees age 19 and above working an average of at least 20 hours per week, after 6 months of employment.

#### When can I enroll?

Within 30 days of completing 6 months of employment as a Hy-Vee part-time employee and averaging at least 20 hours per week; within 30 days of changing status to part-time, or within 30 days of becoming eligible as a result of a quarterly review period.

**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?

Newly eligible part-time employees that have just met the 6 month/20 hour eligibility are effective the day the enrollment is completed.

Status change enrollments are effective the date of the status change.

Quarterly review enrollments are effective the 31st day following the gain of eligibility 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.



*\*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.*

# Our Plan Includes Everything Shown Below!

## Virtual Primary Care (VPC) & Telemedicine Provided by Recuro Health Group Limited Indemnity Insurance (GLI) Underwritten by Globe Life And Accident Insurance Company

Top primary care physicians to provide personalized care through message-based and video interactions, no matter your location or circumstance. 24/7  
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.

### Virtual HealthConnect

WEEKLY RATES\*

Employee Only	\$5.60
Employee + Spouse	\$5.60
Employee + Child(ren)	\$5.60
Family	\$5.60

### Virtual Primary Care, Virtual Urgent Care, and Telemedicine

Dedicated Physician	\$0 Copay Unlimited visits per year
Integrated Urgent Care 24/7	\$0 Copay Unlimited visits per year
Primary Care Services	\$0 Copay Unlimited visits per year
At-Home Labs	Lab tests are delivered to patients' doorsteps, easily returned to the lab in prepaid packages
Electronic Prescription Ordering	Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup
Health Risk Assessment	A comprehensive risk assessment covers physical and behavioral health, lifestyle, and other areas
Chronic Care Management	Care teams identify and manage chronic conditions on an ongoing basis

### Group Limited Indemnity

Hospital Confinement Benefit	\$200 5 days per year
Emergency Room Sickness Benefit	\$100 1 day per year

### Policy Riders

Accident Select Benefit Rider	Up to \$1,250 per year
Accidental Death and Dismemberment Rider Principal Sum	\$5,000 EE \$1,000 SP \$1,000 CH
Term Life Rider Principal Sum	\$5,000 EE \$1,000 SP \$1,000 CH

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: GBLI, GBLIC, GBLIABR, GBLIAER, GBLIAIR, GBLIASR, GBLIADR, GBLIDR, GBLIVR, GBLICIR, GBLITDR, GBLITLR. 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.

# 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?

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**  
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**MIDWEST HERITAGE**  
A Hy-Vee Company  
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