

2026 Elective Benefit Options

Benefit plans starting at only: \$20.20 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.

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

Basic

Choice

Max

Outpatient

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	\$20.20	\$32.44	\$50.27
Employee + Spouse	\$35.41	\$59.58	\$96.53
Employee + Child(ren)	\$31.49	\$51.49	\$81.56
Family	\$46.34	\$77.28	\$128.23

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: GBLI, GBLIC, GBLIABR, GBLIAER, GBLIALR, 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.

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Benefit Descriptions	Basic	Choice	Max
Policy Riders			
Accident Select Benefit Rider	Up to \$1,250 per year	Up to \$1,250 per year	Up to \$1,250 per year
Accidental Death and Dismemberment Rider	\$5,000 EE	\$5,000 EE	\$5,000 EE
Principal Sum	\$1,000 SP	\$1,000 SP	\$1,000 SP
	\$1,000 CH	\$1,000 CH	\$1,000 CH
Term Life Rider	\$5,000 EE	\$5,000 EE	\$5,000 EE
Principal Sum	\$1,000 SP	\$1,000 SP	\$1,000 SP
	\$1,000 CH	\$1,000 CH	\$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
First Health Network	Included	Included	Included
VIVID Prescription drug copay card benefit (individual/family limit per month)	None	\$10 Copay - Generic Discounts - Pref Brand \$200/\$400 limit/month	\$10 Copay - Generic \$30 Copay - Pref Brand \$200/\$400 limit/month
Vivid provides ACA preventive drugs, including birth control	\$0 Copay Preventive Prescriptions	\$0 Copay Preventive Prescriptions	\$0 Copay Preventive Prescriptions
Recurso Virtual Primary Care	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits
Recurso telephonic/video doctor visits	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits
SupportLinc telephonic EAP - MHSA	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits	\$0 per visit Unlimited visits
SupportLinc face-to-face MHSA professional counseling	\$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 ACA preventive drugs, including birth control, at \$0 Copay.

Telemedicine

Recurso Virtual Care is a national provider team that includes, primary care, urgent care, licensed mental health 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 for most plans and unlimited access to care. 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. Choose 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. 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.

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 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. Recuro 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**.

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 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/ 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 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**.