



**Welcome to your 2022 Health Insurance Benefits! This guide provides an outline of benefits available to you and your eligible dependents. We encourage you to review this guide to educate yourself about your options and choose the coverage that best fits your needs.**



**GET YOUR ID CARD IN DAYS**



**COVERAGE YOU NEED AT A PRICE YOU CAN AFFORD**

## ELIGIBILITY

You're eligible for benefits during the open enrollment period effective January 1, 2022, or the first of the month following 59 days from your date of hire.

## HOW TO ENROLL

To enroll into benefits, make changes, or waive coverage for you and your eligible dependents, please follow one of the methods below.

### **Make elections via the Ease Benefits Portal:**

If you have your email address on file with JFC, you will receive an email directly from Ease with a link to the benefits portal. Once you click this link, the system will ask you to create your password and proceed with making your elections. After your initial login, you may access the benefits portal by visiting <https://jfctemps.ease.com>

- If you do not have your email address on file, you may obtain your login credentials by contacting SBMA's customer service team at (888) 385-1125.

### **Speak with a Licensed Representative:**

- Schedule an appointment at <https://booknow.appointment-plus.com/b82bz0h8/> and a licensed SBMA representative will call at the time that works best for you

Or

- Call the SBMA Call Center available Monday – Friday, 10 AM – 8 PM ET at (888) 385-1125

## ENROLLMENT INFORMATION

If you don't make elections during open enrollment, you will not have another opportunity to make changes until the next open enrollment (January 1, 2023) or due to a qualifying event. See examples of qualifying events below:

- Marriage, divorce, legal separation, annulment or death of a spouse
- Birth, adoption or placement for adoption
- Change in residence or workplace (if your benefit options change)
- Loss of other qualified health coverage
- Change in your dependent's eligibility status because of age, student status or similar circumstance

## THE AFFORDABLE CARE ACT (ACA) & MINIMUM ESSENTIAL COVERAGE (MEC)

According to the Affordable Care Act (ACA), more commonly referred to as Obamacare, all individuals must be offered at least Minimum Essential Coverage (MEC). MEC provides coverage for preventive/wellness screenings, immunizations, and other services.

### COVERAGE OPTIONS

**MEC Excel:** Covers all preventive services at 100% as outlined in ACA and provides primary care visits at a \$15 copay, urgent care at a \$50 copay and discounts on additional services such as specialist visits, labs and x-rays. MEC Excel also includes telemedicine through HealthiestYou and prescription discounts through SingleCare.

**MEC Plus:** Covers all preventive services at 100% as outlined in ACA and provides additional medical services such as office visits, urgent care, labs, x-rays and prescription drugs offered at various copays. Prescription drugs are covered through SmithRx.

**Minimum Value (MV):** This PPO plan covers all services outlined in MEC Plus and provides additional medical services such as emergency room care, hospitalization and inpatient services at referenced-based pricing paying 125% of the Medicare allowable fee schedule. Please note, patients will be balanced billed for any costs greater than Medicare allowable. Cost of the plan is based on affordability as mandated by ACA. Employees will not pay greater than 9.61% of their pay toward employee only coverage.

**MetLife Hospital Indemnity:** This indemnity plan can complement existing medical coverage and help fill financial gaps caused by out-of-pocket expenses such as copayments and non-covered medical services. Benefits are paid regardless of what is covered by medical insurance. Payments are made directly to covered employees to spend as they choose.

Please note: The MEC Excel and MEC Plus plans do NOT cover hospitalization, emergency room or surgical services. Out-of-network services and specialty drugs are not covered on any plan.

Dental and Vision coverage are available through Ameritas. Please logon to JFC's website and click on "Resources" for additional information. Employees will be responsible for remitting premium directly to the provider.

### EMPLOYEE ACKNOWLEDGMENT

Upon receipt of this guide, employees attest:

- I have been provided with the Benefit Guide and with the information pertaining to the plan offering and enrollment deadline.
- I have been offered a plan for myself and my qualified dependents that provides both Minimum Essential Coverage (MEC) and Minimum Value Plans.
- I understand the cost to me will not be greater than 9.61% of my pay.

I authorize my employer to make salary reductions on a pre-tax basis for my portion of the group insurance premiums. I understand that:

- I cannot change this election during the plan year unless I have a change in status as provided in the Internal Revenue Code and Regulations.
- My Social Security benefits may be reduced by this election.
- This election replaces any previous elections and will terminate on the earlier of (1) when I am no longer being paid compensation in an amount at least equal to my total salary reduction or (2) termination of the plan.
- My employer may reduce or cancel this election, if necessary, to comply with provisions of the Internal Revenue Code.
- I understand if I decline medical coverage, I will not be able to enroll in benefits until January 1, 2022, or due to a qualifying event.

## BENEFIT PLAN COMPARISON

Medical Benefits	MEC Excel	MEC Plus	Minimum Value Zero
Annual Deductible	\$0	\$0	\$0
Out-of-Pocket Maximum <sup>1</sup>	-	\$1,850 individual / \$3,700 Family	\$7,150 individual / \$14,300 Family
Wellness and Preventive	Covered 100%	Covered 100%	Covered 100%
Rx Discount Plan	Included through SingleCare	Included through SmithRx	Included through SmithRx
Telehealth Program <sup>2</sup>	Included through HealthiestYou	-	-
Primary Care Visits	\$15 copay	\$15 copay	\$15 copay
Specialists Visits	Network Discount <sup>3</sup>	\$15 copay	\$15 copay
Urgent Care Visits	\$50 copay	\$50 copay	\$50 copay
Emergency Room (excludes emergency transportation)	-	-	\$400 copay, then subject to Reference-based pricing <sup>4</sup>
Laboratory Services / X-Rays	Network Discount <sup>3</sup>	\$50 copay	\$50 copay
Advanced Diagnostic Imaging (Ultrasounds, MRI, CT)	-	-	-
Hospital Facility Fees, Physician / Surgeon Fees, Maternity <sup>5</sup>	-	-	\$1,000 copay, then plan covers 80% of referenced based-pricing <sup>4</sup> allowable amount
Outpatient Surgery, Mental Health / Substance Abuse Rehabilitation / Physical Therapy	-	-	-
Prescription Drugs	Discounts only	\$15 copay for generic \$50 copay for preferred brand <sup>6</sup>	\$40 copay generic only

<sup>1</sup> Out-of-pocket maximum is for covered services only. Certain services are subject to reference-based pricing and may result in members being balance-billed beyond the out-of-pocket maximum.

<sup>2</sup> For additional information on the HealthiestYou telehealth program please call (855) 894-9627 or visit [www.healthiestyou.com](http://www.healthiestyou.com)

<sup>3</sup> The MEC Excel plan covers services that are subject to the network discount. Discounts will vary based on provider contracts. Patients will be responsible for paying the remaining balance after the network discount is applied.

<sup>4</sup> Reference-based pricing reimburses providers using a percentage of Medicare coverage amounts as a reference point for the reimbursement totals on emergency and inpatient services. The MV Zero plan pays 125% of the Medicare allowable coverage amount for such services. Patients will be responsible for paying the remaining balance beyond the provider reimbursement amount.

<sup>5</sup> Inpatient hospital services, including maternity, require pre-certification. Failure to obtain pre-certification may result in a reduction or denial of benefits.

<sup>6</sup> The maximum annual benefit for preferred brand drugs is \$300 (\$600/family) and may only be filled when a generic alternative is not available.

<sup>7</sup> This benefit plan comparison is an abbreviated summary. Complete Summaries of Benefits and Coverage (SBCs) are available in the Ease portal.

Indemnity Benefit	Benefit Limits	Benefit Amounts
Admission Benefit	1 time per calendar year	\$2,500 – additional \$500 if admitted to ICU
Confinement Benefit	15 days per calendar year	\$100 per day – additional \$100 per day if admitted to ICU
Inpatient Rehabilitation Benefit (Injury Only)	15 days per calendar year	\$50 per day
Inpatient Surgery Benefit	1 time per calendar year	\$1,000
Outpatient Surgery Benefit	1 time per calendar year	\$1,000
Ambulance Benefit (Ground Only)	1 time per calendar year	\$100
Diagnostic Procedure	1 time per calendar year	\$150

<sup>7</sup>The totals listed above are reimbursements that may be paid directly to healthcare providers for medical services or directly to members to use as they deem necessary.

## COSTS FOR COVERAGE

Weekly Rates	MEC Excel	MEC Plus	Minimum Value Zero <sup>1</sup>	Hospital Indemnity <sup>2</sup>
Employee only	\$21.23	\$43.07	\$93.72	\$18.35
Employee + Spouse	\$41.53	\$93.45	\$191.76	\$38.67
Employee + Child(ren)	\$42.74	\$95.51	\$167.07	\$30.51
Family	\$62.11	\$140.71	\$268.99	\$50.83

<sup>1</sup> Rates of Minimum Value Plan are subject to affordability and may differ from indicated rates based on an employee's rate of pay. For more information regarding affordability please contact your employer.

<sup>2</sup> The MetLife Hospital Plan may be chosen as a stand-alone option or may be chosen in addition to the MEC Excel, MEC Plus or Minimum Value plan options.

## Preventive benefits for adults

- Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked
- Alcohol Misuse screening and counseling
- Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk
- Blood Pressure screening
- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal Cancer screening for adults 45 to 75
- Depression screening
- Diabetes (Type 2) screening for adults 40 to 70 years who are overweight or obese
- Diet counseling for adults at higher risk for chronic disease
- Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over living in a community setting
- Hepatitis B screening for people at high risk
- Hepatitis C screening for adults age 18 to 79 years
- HIV screening for everyone age 15 to 65, and other ages at increased risk
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use
- Immunizations for adults — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella), Diphtheria, Flu (influenza), Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Measles, Meningococcal, Mumps, Whooping Cough (Pertussis), Pneumococcal, Rubella, Shingles, and Tetanus
- Lung cancer screening for adults 55 to 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years
- Obesity screening and counseling
- Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk
- Statin preventive medication for adults 40 to 75 years at high risk
- Syphilis screening for all adults at higher risk
- Tobacco use screening for all adults and cessation interventions for tobacco users
- Tuberculosis screening for certain adults with symptoms at high risk

## Preventive benefits for women

- Bone density screening for all women over age 65 or women age 64 and younger that have gone through menopause
- Breast cancer genetic test counseling (BRCA) for women at higher risk (counseling only; not testing)
- Breast cancer mammography screenings: every 2 years for women over 50 and older or as recommended by a provider for women 40 to 49 or women at higher risk for breast cancer
- Breast Cancer chemoprevention counseling for women at higher risk
- Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
- Birth control: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
- Cervical Cancer screening: Pap test (also called a Pap smear) for women 21 to 65
- Chlamydia infection screening for younger women and other women at higher risk
- Diabetes screening for women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before
- Domestic and interpersonal violence screening and counseling for all women

## Preventive benefits for women (continued)

- Folic acid supplements for women who may become pregnant
- Gestational diabetes screening for women 24 weeks pregnant (or later) and those at high risk of developing gestational diabetes
- Gonorrhea screening for all women at higher risk
- Hepatitis B screening for pregnant women at their first prenatal visit
- Maternal depression screening for mothers at well-baby visits
- Preeclampsia prevention and screening for pregnant women with high blood pressure
- Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk
- Sexually Transmitted Infections counseling for sexually active women
- Expanded tobacco intervention and counseling for all pregnant tobacco users
- Urinary incontinence screening for women yearly
- Urinary tract or other infection screening
- Well-woman visits to get recommended services for women

## Preventive benefits for children

- Alcohol, tobacco, and drug use assessments for adolescents
- Autism screening for children at 18 and 24 months
- Behavioral assessments for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Bilirubin concentration screening for newborns
- Blood Pressure screening for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Blood screening for newborns
- Depression screening for adolescents beginning at age 12
- Developmental screening for children under age 3
- Dyslipidemia screening for all children once between 9 and 11 years and once between 17 and 21 years for children at higher risk of lipid disorders
- Fluoride supplements for children without fluoride in their water source
- Fluoride varnish for all infants and children as soon as teeth are present
- Gonorrhea preventive medication for the eyes of all newborns
- Hearing screening for all newborns; and regular screenings for children and adolescents as recommended by their provider
- Height, weight and body mass index (BMI) measurements taken regularly for all children
- Hematocrit or hemoglobin screening for all children
- Hemoglobinopathies or sickle cell screening for newborns
- Hepatitis B screening for adolescents at higher risk
- HIV screening for adolescents at higher risk
- Hypothyroidism screening for newborns
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adolescents at high risk for getting HIV through sex or injection drug use
- Immunizations for children from birth to age 18 — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella); Diphtheria, Tetanus, and Pertussis (DTaP); Haemophilus influenzae type B; Hepatitis A; Hepatitis B; Human Papillomavirus (HPV); Inactivated Poliovirus; Influenza (flu shot); Measles; Meningococcal; Mumps; Pneumococcal, Rubella; and Rotavirus
- Lead screening for children at risk of exposure
- Obesity screening and counseling
- Oral health risk assessment for young children from 6 months to 6 years
- Phenylketonuria (PKU) screening for newborns
- Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk
- Tuberculin testing for children at higher risk of tuberculosis: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Vision screening for all children
- Well-baby and well-child visits

For more information on preventive care benefits visit:

<https://www.healthcare.gov/coverage/preventive-care-benefits/>

## ADDITIONAL INFORMATION ABOUT THE MEC EXCEL PLAN



### Your healthcare just got a whole lot easier!

With HealthiestYou you can connect to a doctor, get treatment, and get prescriptions, 24 hours a day, 7 days a week over the phone or via the mobile app. Using HealthiestYou can **SAVE YOU TONS OF MONEY** and no more sitting around in waiting rooms.



#### 24x7 UNLIMITED DOCTOR ACCESS

Are you sick? Call HealthiestYou first! Our physician network can diagnose, treat, and prescribe with no consult fees, anytime, anywhere. Really!



#### LOCATE PROVIDERS

Need to search for a doctor? Our app knows best and will easily lead you through the process. You can even research your doctor first!

Register and access your account  
**[member.healthiestyou.com](http://member.healthiestyou.com)**  
**(855) 894-9627**



### Welcome to your prescription drug savings program!

This program entitles you, and your covered dependents, to discounts on **ALL FDA-APPROVED PRESCRIPTION MEDICATION** sold at the largest pharmacy chains in the United States.

SAVE UP TO

**80%**

ON PRESCRIPTIONS

- No claim forms
- No deductibles
- No limitations or maximums
- No preexisting condition exclusions

[www.singlecare.com/sbma](http://www.singlecare.com/sbma)



**(866) 978-0843**

## ADDITIONAL INFORMATION ABOUT THE MEC PLUS AND MINIMUM VALUE PLANS



### Using Your Prescription Drug Card at Retail

You will receive a prescription card from your employer. Please present your new prescription card along with your prescription to any of our 67,000+ retail pharmacies every time you fill your prescription. You can access a participating pharmacy list at [www.mysmithrx.com](http://www.mysmithrx.com).

#### Online Tools at [www.mysmithrx.com](http://www.mysmithrx.com)

Secure online connection, protecting your confidentiality and providing:

- Drug formulary & lookup tools
- Trusted drug and health condition information & education
- Real-time benefit information
- View and download pharmacy claims
- Find a participating pharmacy
- Download claim reimbursement, prior authorization request, specialty pharmacy enrollment, and mail order forms

For additional support, call (844) 454-5201 any time.

## LOCATING NETWORK PROVIDERS

### MEC Excel & MEC Plus

Locating a participating provider in the PHCS network all begins with the specific network logo on the front of your medical ID card. Please locate the PHCS logo on your card and follow the instructions below.



**By phone:** call **1.888.263.7543**

**Online:** visit [www.multiplan.com](http://www.multiplan.com) and click "Find a Provider" located in the top right-hand corner and follow the steps below

1. After acknowledging you have read the disclaimer at the bottom of the screen, click on the green "Select Network" button
2. When selecting your network, choose "PHCS," then "Specific Services"
3. Enter one of the search criteria suggested in the search box to begin your search
4. If your browser settings don't allow your location to be detected, enter a zip code

### Minimum Value

Locating a participating provider in the PHCS network all begins with the specific network logo on the front of your medical ID card. Please locate the PHCS logo on your card and follow the instructions below.



**By phone:** call **1.877.952.7427**

**Online:** visit [www.multiplan.com/phcspacanc](http://www.multiplan.com/phcspacanc) and click "Find a Provider" located in the top right-hand corner and follow the steps below

1. After acknowledging you have read the disclaimer at the bottom of the screen, click on the green "Select Network" button
2. When selecting your network, choose "PHCS," then "Practitioner & Ancillary"
3. Enter one of the search criteria suggested in the search box to begin your search
4. If your browser settings don't allow your location to be detected, enter a zip code