Medical

Provided by Blue Cross Blue Shield of Alabama

Benefits In-Network	Medical Plan
Calendar Year Deductible (CYD)	$750 Individual $1,750 Family
Calendar Year Out-of-Pocket Maximum	$8,150 Individual $16,300 Family
Inpatient Hospital	Covered at 100% of the allowed amount, after $200.00 daily hospital copay days 1- 5 for each admission
Outpatient Surgery	Covered at 100% of the allowed amount, after $175.00 hospital copay
Physician Visit Copay	$30 Primary Copay $50 Specialist Copay
Preventive Care	Covered at 100% of the allowed amount; no copay or deductible
Emergency Room	Covered at 100% of the allowed amount, after $175.00 hospital copay
Maternity, Surgery & Anesthesia	Covered at 100% of the allowed amount, subject to calendar year deductible
Diagnostic Lab, Pathology, & X-Ray	Covered at 100% of the allowed amount, after $10.00 copay per procedure
Expanded Psychiatric Services (EPS) To find an EPS provider call Customer Service at 1-800-292-8868 or search the online provider on our website at **AlabamaBlue.com**	When care is received or coordinated by an EPS provider, the following mental health disorders and substance abuse benefits are available: Covered at 100% of the allowed amount; no copay or deductible **Inpatient:** Includes hospital, physician and therapy expenses **Outpatient:** Includes office visits, therapy, counseling and testing

Be sure to refer to your plan summaries for a complete list of benefits.

Medical

	Wellness Discount		Non-Wellness	
Coverage	**Employee Biweekly Cost**	**Indian Rivers Biweekly Cost**	**Employee Biweekly Cost**	**Indian Rivers Biweekly Cost**
Employee Only	$27.00	$219.40	$42.70	$204.39
Family	$184.23	$416.26	$199.23	$401.26

Provided by:

BlueCross BlueShield of Alabama

Find a Provider:

https://www.bcbsal.org/

Key Medical Terms

Annual Deductible is the amount you pay for covered healthcare services before your insurance plan starts to pay.

Out-of-Pocket Maximum is a cap, or limit, on the amount of money you must pay for covered healthcare services in a plan year.

Copay (or copayment) is a flat fee that you pay on the spot each time you go to your doctor or fill a prescription.

Coinsurance is a part of the medical cost you pay after your deductible has been met.

In-Network vs. Out-Of-Network

To maximize your medical benefit, choose an in-network provider. When using an out-of-network provider, you could receive additional bills.

Prescription Drug Benefits

Benefits In-Network	Supply at local pharmacy	Supply at mail-order pharmacy
Prescription Drug 30-day Supply	Tier 1: $15 copay- Generic Tier 2: $35 copay- Preferred Brand Tier 3: $50 copay- Non-Preferred Brand	Tier 1: $30- Generic Tier 2: $70- Preferred Brand Tier 3: $1000- Non-Preferred Brand
Rx Calendar Year Deductible	$150	$150

Provided by:

CVS caremark

Caremark is our prescription carrier. We encourage employees to register at www.caremark.com to check on drug cost and coverages.

Register today at Caremark.com/Start or download the CVS Caremark mobile app to explore all of the features.

Download on the App Store

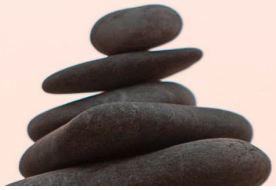
ANDROID APP ON Google Play

Sample Card

Generic Policy: If your doctor writes a prescription stating that a Generic may be dispensed, Indian Rivers will only pay for the Generic drug. If you choose to buy the Brand name drug in this situation, you will have to pay the Generic copay plus the difference in cost between the Generic and Brand name drug. The Generic Policy does not apply if your doctor requires a brand name medication.

Specialty Medications: Oral Specialty medications must be ordered through Caremark Specialty Pharmacy at 1.800.237.2767. Limited to a 30-day supply and may require prior authorization or step therapy for preferred products. Contact Member Services for the specialty preferred product listing.

Wellness Program



Options on how to Save $$ on medical premiums

Wellness Program

We are pleased to announce that the wellness program is working! Our mission is to make the pursuit of health and wellness a priority for everyone. Our goal is to shine a spotlight on health and wellness and make our workplace more conducive to healthy choices and support a healthy lifestyle.

Why did we decide to implement a workplace wellness program?

- We want to keep you and your family healthy. Indian Rivers cares about your health and wellness—and studies show that healthy employees are happier and more engaged.
- Since we all spend so much time at work, the workplace is an ideal place to provide you with information, encouragement, and support for improving your overall well-being.
- Successful wellness programs can reduce health care costs—a positive for both the company and you

All you must do is take two steps!

Step 1 You (and your spouse if enrolled in the plan) must schedule an annual Wellness visit with your local physician between January 1st, 2022, and August 31, 2022.

Step 2 Complete the Health Quotient (HQ) on www.behealthy.com by August 31, 2022

By taking part, you will have a chance to save on the medical premium for the next open enrollment for 2023.

All spouses enrolled in the medical plan must participate in the Wellness program for you to receive a discount for next year.

Wellness Program Disclosure of HIPAA Reasonable Alternative Standard

Your health plan is committed to helping you achieve your best health. If you think you might be unable to meet a standard for a reward under the program, you might qualify for an opportunity to earn the same reward by different means. Contact Human Resources at hrdistro@irmhc.org and we will work with you (and if you wish, with your doctor) to find an alternative with the same reward that is right for you considering your health status.

Telemedicine Services

What You Receive

- Access to a doctor 24/7/365 in the U.S, including nights, weekends and holidays
- Available while you are traveling and need medical care
- Treatment for common non- emergency medical conditions
  - Cold & Flu
  - Ear Infections
  - Sinus Infections
  - Allergies
  - Headaches
  - Insect Bites
  - Poison Ivy
  - Respiratory Infections
  - Urinary Tract Infections
  - Pink Eye
  - Vomiting
  - Rashes

Activate your account online or by phone.

MDLive.com/ValentGroup
+1 (888) 929-2931

Be sure to refer to your plan summaries for a complete list of benefits.

Provided by:

MDLIVE®

How to Activate Your Account:

www.MDLive.com/ValentGroup

Download on the App Store | GET IT ON Google Play

Employee Pays:

No cost to employees

Employer Pays:

Indian Rivers pays the full cost of this benefit for all full-time employees enrolled in the health plan.

MDLive is not intended to replace your primary care doctor, nor to treat life-threatening emergencies. If you are experiencing a medical emergency, dial 911 or visit your nearest emergency room.