



# Bradley Thompson Tool Benefits Booklet

*Provided by The Benefits Group*



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*Bradley Thompson Tool*

# Your Plan Information



Term	Definition	Bradley Thompson
Effective Date	The time of year when your insurance rates are released and your coverage becomes active	September 1
Open Enrollment Date	Period of time when employees may make changes to their elected benefit options	August
Waiting Period	Period of time which must pass before your health care coverage can begin	60 Days, 1 <sup>st</sup> of the Month
Termination Period		Benefits run through end of the month
HAP's Network Search	Ensure your doctor participates in the network before seeking care	Search Your Doctor <a href="#">here</a>
HAP Enrollment Form	For new hires or employees with a qualifying event who would like to enroll in Medical Insurance	Download HMO <a href="#">here</a> . Download PPO <a href="#">here</a>
HAP Waiver Form	For employees waiving HAP coverage	Download <a href="#">here</a>
HAP Bronze \$5500 Plan Summary		Download HMO <a href="#">here</a> . Download PPO <a href="#">here</a>
OptiMed Employee Assistance Program (EAP)	Registered nurses are available 24/7 to answer your questions and provide guidance for your health and wellness needs.	Download <a href="#">here</a>
OptiMed Telemedicine		Download <a href="#">here</a>
OptiMed Claim Form		Download <a href="#">here</a>
Free/Cheap Generic Drugs	Prices may vary for certain forms or dosages	<a href="#">Kroger</a> , <a href="#">Meijer</a> , <a href="#">Walmart</a>



## *Bradley Thompson Tool Major Medical*

### Helpful Terms:

- **Deductible** - The amount you pay for your healthcare services before your health insurer pays.
- **Coinsurance** - A certain percent you must pay each benefit period after you have paid your deductible.
- **Maximum Out of Pocket** - The most you have to pay for covered services in a plan year. After you spend this amount on deductibles and coinsurance, your health plan pays 100% of the costs of covered benefits.



# Your Major Medical Plan

HAP HMO or PPO  
Bronze \$5500

Download Full HMO  
Summary [here](#)

Download Full PPO  
Summary [here](#)

Service	Benefit
Deductible	\$5,500 Single / \$11,000 Family
Coinsurance	20%
Out of Pocket Maximum	\$6,650 Single / \$13,300 Family
Primary Care Office Visit Copay	Deductible/Coinsurance
Specialist Office Visit Copay	Deductible/Coinsurance
Emergency Room Copay	Deductible/Coinsurance
Urgent Care Copay	Deductible/Coinsurance
Prescriptions	Deductible/Coinsurance

# Your OptiMed GAP Insurance

In addition to your Major Medical HAP plan, you will also receive a secondary **GAP** plan.

GAP is a “bucket of money” designed to help cover some of the out-of-pocket expenses from your major medical plan.

Bradley Thompson Tool offers:

- \$2,000 bucket for singles, (\$4,000 for families)

OR

- \$5,000 bucket for singles, (\$10,000 for families)

GAP helps cover:

- Deductible
- Coinsurance

*Click to watch  
instructional video!*



GAP excludes home health care, and Rx coverage. See plan policies for plan details.

# OptiMed GAP: Instructions for Use

Bradley Thompson Tool offers:

- \$2,000 bucket (2x for families)
- \$5,000 bucket (2x for families)

Tell your provider that you have a GAP Plan that pays directly to providers for most services that go towards deductible and coinsurance. Submit both your OptiMed Health Plan card with your HAP ID card.

How it works:

- *Provider bills HAP first.*
- *HAP generates “Explanation of Benefits” (EOB) and sends to provider (to confirm payment eligibility).*
- *Provider sends EOB to OptiMed.*
- *OptiMed pays provider directly.*



# \$0 Copay Telemedicine

**Telemedicine** is available to Bradley Thompson Tool's employees through your OptiMed GAP plan.

On average, it takes just 12 minutes for a physician to return your call and 30 minutes to get resolution. Should you need to consult a doctor, it costs just \$0.00. No hidden fees. No surprises. This is healthcare that never requires you to read between the lines.

To register and instructions for use, click [here](#).

## Illnesses Treated:

- Respiratory Infections – Sinusitis / Bronchitis
- Urinary Tract Infections
- Pharyngitis / Sore Throat / Strep Throat
- Pink Eye / Conjunctivitis
- Seasonal Allergies
- Cold & Flu
- Indigestion / Diarrhea
- Shingles
- Poison Ivy
- Minor Sprain and Muscular Strains
- Motion Sickness when Traveling

**View or download  
registration/access information  
[here](#)**



# Employee Assistance Program (EAP)

## Summary of Services:

- Counseling
  - Up to three (3) counseling sessions are available for issues affecting employees *and* dependents.
- Family Caregiving
- Legal
  - A 30 minute phone or in-person consultation is available to help answer basic legal questions and simplify the process of obtaining legal help.
- Financial
- Convenience
  - Complimentary referrals to convenience services to help members make the most of their money and free time.
- Online Tools and Information
  - The site provides a wide array of life management tools to help members with a variety of personal and/or work related issues in a private and convenient manner.

Registered nurses provide expert advice about wellness, conditions and steps to help lead a healthier life. They are available at any time 24/7. Access to an experienced nurse is just a phone call away.

Do you want to:

- Lose weight and keep it off?
- Quit smoking?
- Find out first aid information?
- Eat a healthier diet?
- Manage your stress?
- Start an exercise program?
- Find out more about a disease or condition?

**View or download access information [here](#)**

# Provider Links

*Always contact your HR representative **first!***

## HAP

[www.HAP.org](http://www.HAP.org)

(313) 872-8100

## OptiMed GAP

[www.OptiMedHealth.com](http://www.OptiMedHealth.com)

Customer Care & Claims: (800) 482-8770



# *Thank You!*

The Benefits Group

248-299-7000

[jordan@healthbrokers.com](mailto:jordan@healthbrokers.com)



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