



Ebbco inc's Benefits Guide

Provided by The Benefits Group



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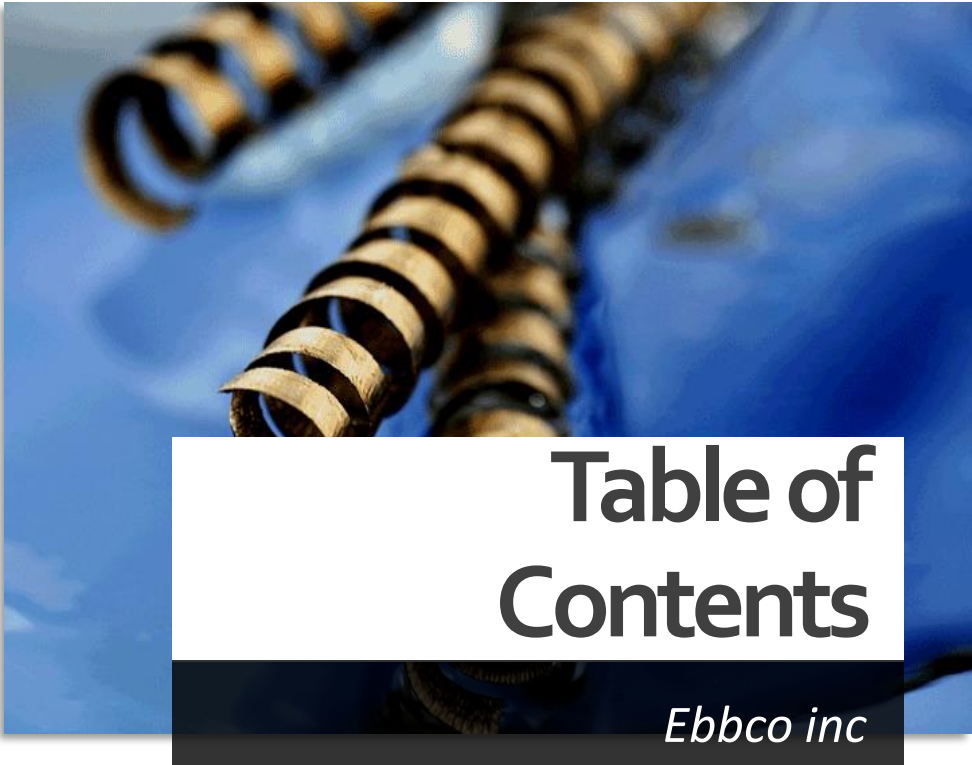


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Ebbco inc

Your Plan Information



Term	Definition	Ebbco inc
Effective Date	The time of year when your insurance rates are released and your coverage becomes active	December 1
Open Enrollment	Period of time when employees may make changes to their elected benefit options	November
Waiting Period	Period of time which must pass before your health care coverage can begin	30 Days, Date of Hire
Termination Period		Benefits run through last day worked
HAP - Find a Doctor	Ensure your doctor participates in the EPO network before seeking care	Search Your Doctor here
HAP Employee Application	For new hires or employees with a qualifying event who would like to enroll in Medical Insurance	Download or view here
Employee Assistance Program	Help handling life's ups and downs. Included with Principal disability.	Download or view here



Ebbco inc 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.
- **Copay** - The amount you pay to a healthcare provider at the time you receive services.
- **Maximum Out of Pocket** - The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits.

Ebbco inc Major Medical Plan

- Click plan title for full summary
- Find a doctor in the appropriate EPO network [here](#)



HSA Bronze \$5,500 (Download HERE)	
Service	Benefit
Deductible	\$5,500 Single / \$11,000 Family
Coinsurance	20%
Out of Pocket Maximum	\$6,650 Single / \$13,300 Family
Primary Care Visit Copay	20% After Deductible
Emergency Room	20% After Deductible
Urgent Care Copay	20% After Deductible
Lab & X-Ray	20% After Deductible
Inpatient Services	20% After Deductible
Outpatient Services	20% After Deductible
Rx Copays	20% After Deductible

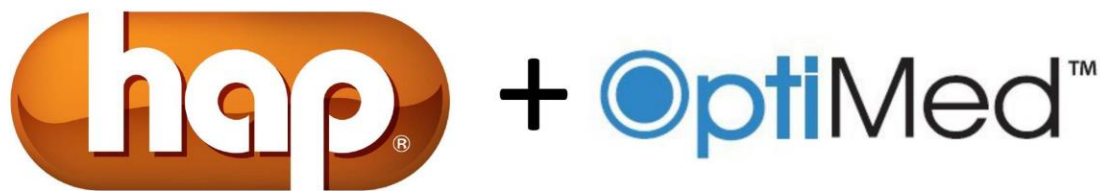


\$3,000 Inpatient & Outpatient GAP

Learn how it works! Click [here](#)

GAP covers some of the out-of-pocket expenses from your medical plan such as:

- ***Deductibles***
- ***Coinsurance***
- ***Rx (excluding specialty)***



Benefits	HAP EPO \$5,500	\$3,000 GAP Plan (2x family)
Deductible (single/family)	\$5,500/\$11,000	Pays “First Dollar” for ⇒ Deductible & Co Insurance ⇒ Urgent Care ⇒ Emergency Room ⇒ Includes \$0 Copay Telemedicine ⇒ Includes Tiers 1, 2, & 3 Rx
Co-Insurance	20%	
Out of Pocket Maximum	\$6,650/\$13,300 *	
Preventive Services	100% Covered	
Office Visits PCP	20% after deductible	
Office Visits Specialist	20% after deductible	
Urgent Care	20% after deductible	
Emergency Room	20% after deductible	
In-Patient Hospital	20% after deductible	
Out-Patient Hospital	20% after deductible	
Prescriptions	20% after deductible	
⇒ *GAP excludes home health care and specialty medications* In addition, Ebbco will continue to provide a \$3,000 (2x family) benefit for deductible/coinsurance after the GAP is exhausted This effectively reduces the out of pocket max to \$650/\$1,300.		

**\$0 Copay Telemedicine
Included!**

**Please Note: These are brief plan
descriptions. Please read plan certificates for
limitations, exclusions and plan specifics**



HAP Medical + OptiMed GAP*

The **OptiMed GAP** plan provides a single bucket benefit. This benefit will help cover some of the out-of-pocket expenses from your major medical plan such as deductibles and co-insurance. Many employees may realize a \$0 out-of-pocket cost when including a GAP plan (see policy for more details and exclusions).

Your Benefits

\$3,000 Inpatient (Per Person, x2 For Family)

Covers:

- Any Deductible and Coinsurance Expense
- Outpatient Surgical
- Diagnostic Testing Facility
- Office Visits that go towards deductible
- Rx (excluding specialty)

Instructions for Use

Tell your Provider that you have OptiMed GAP! Present your **OptiMed GAP** card with your **HAP** ID card.

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

Includes \$0 Copay Telemedicine! Learn more [here](#)



In addition to **Health Alliance Plan (HAP)** you also will receive a secondary GAP plan. The **OptiMed** GAP plan underwritten by **Nationwide Insurance Company**. These benefits will help cover some of the out of pocket expenses from your major medical plan such as deductibles, coinsurance and some copays. Many employees may realize \$0 out of pocket cost when including a GAP plan. *(See policy for more details and exclusions)*

**GAP Benefit - \$3,000 Per Person
(2 per Family)**

- ♦ Deductible/Coinsurance
- ♦ Emergency Room /Urgent Care
- ♦ Outpatient Benefits
- ♦ Diagnostic Testing
- ♦ Office visits
- ♦ Prescription Medication*

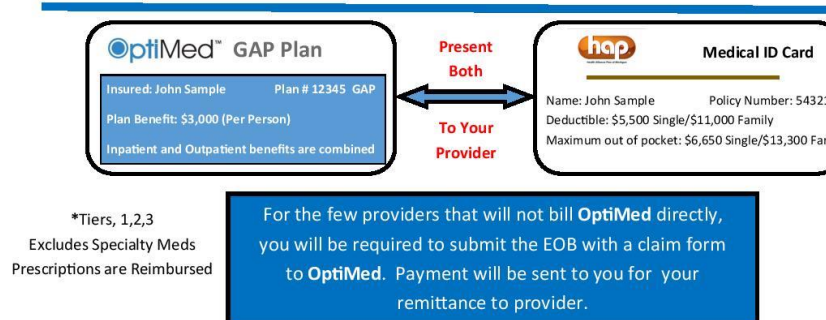
NOT Covered by GAP

- ♦ Home Health Care/ Skilled Nursing
- ♦ Specialty rx/ some injectable

Instructions for Use

Tell your provider that you have a GAP Plan that pays directly to provider for most services that go towards the deductible, co-insurance as well as emergency room and urgent care copays. Submit both your **OptiMed Health Plan** card with your **HAP** ID card.

- ♦ 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.





Principal Ancillary Insurance

Dental, Vision, Life, Short and Long Term Disability

Voluntary Base Dental

Ebbco inc offers a **network-only** Voluntary Dental Insurance plan designed to provide excellent coverage and save you money!

Ensure your dentist is participating in Principal’s network before seeking care by clicking [here](#).

Download Your Dental Plan Summary [here](#).



Tier	Bi-Weekly Rate
Employee Only	\$0.00
Employee + Spouse	\$0.00
Employee + Child(ren)	\$0.00
Family	\$0.00

Voluntary Buy-Up Dental

Ebbco inc offers an **in and out of network** Voluntary Dental Insurance plan designed to provide excellent coverage!

Ensure your dentist is participating in Principal's network before seeking care by clicking [here](#).

Download Your Dental Plan Summary [here](#).



Tier	Bi-Weekly Rate
Employee Only	\$15.36
Double	\$29.00
Family	\$50.24

Vision

Ensure your eye care provider is participating in Principal's network by clicking [here](#).

Download Your Vision Plan Summary [here](#).

Tier	Bi-Weekly Rate
Employee Only	\$0.00
Employee + 1	\$0.00
Family	\$0.00

Group Life Insurance

You'll receive coverage if you're an active, full-time employee.

If you're covered, you may buy coverage for your dependents

Benefit: \$100,000

Guaranteed Issue: \$200,000

Download Life Insurance
Summary [here](#).

Tier	Bi-Weekly Rate
All Employees	\$0.00

Short Term Disability

Ebbco provides employees with Short Term Disability Insurance!

Benefit:

*60% of your predisability earnings,
up to \$1,000/week*

*Benefits begin on the 8th day after
an accident or sickness*

**Download Your Voluntary Short
Term Disability Summary [here](#).**

Tier	Bi-Weekly Rate
Employee Only	\$0.00
Employee + 1	\$0.00
Family	\$0.00



Long Term Disability

Ebbco provides employees with Long Term Disability Insurance!

Benefit:

*60% of your predisability earnings,
up to \$6,000/month*

*Benefits begin after 90 days of
disability*

**Download Your Voluntary Long
Term Disability Summary [here](#).**

Tier	Bi-Weekly Rate
Employee Only	\$0.00
Employee + 1	\$0.00
Family	\$0.00



Helpful Contacts

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

HAP

www.HAP.org

Call the number on the back of your HAP membership ID card to reach an expert in your plan.

800-422-4641

OptiMed

www.optimedhealth.com

800-482-8770

Principal

www.Principal.com

800-986-3343



Thank You

The Benefits Group

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