



## Simasko Law Benefits Guide

*Provided by The Benefits Group*



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# Your Plan Information



Term	Definition	Simasko Law
Renewal Date	The time of year when your coverage becomes active	July 1
Open Enrollment Date	Yearly period when employees can enroll in and/or make changes to employee benefits	Defined by employer; generally 30 days prior to renewal date
Waiting Period	Amount of time an insured must wait before some or all of their coverage comes into effect	1 <sup>st</sup> of the month following 30 days
HAP EPO Network	<a href="#">Exclusive Provider Organization</a>	Find An EPO Doctor <a href="#">here</a>
HAP Enrollment Form		Download <a href="#">here</a>
Principal Dental Network	Locate an in-network dentist	Search <a href="#">here</a>
Principal Vision Network	Locate an in-network vision provider	Search <a href="#">here</a>



## *Simasko Law Major Medical*

### Helpful Terms

- **Deductible** - The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay.
- **Coinsurance** - Your share of the costs of a covered health care service, calculated as a percentage of the allowed amount for the service. You generally pay coinsurance plus any deductibles you owe.
- **Copay** - A fixed amount you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.
- **Maximum Out of Pocket** - The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or health care your health insurance or plan doesn't cover.

# Simasko Law Major Medical Plan

## HAP

HAP EPO Bronze \$6,500 HSA	
<i>Service</i>	<i>Benefit</i>
<b><u><a href="#">Download Full Summary</a></u> <a href="#">HERE</a></b>	
Deductible	\$6,500 Self-Only / \$13,000 Family
Coinsurance	30%
Out of Pocket Maximum	\$6,900 Self-Only / \$13,800 Family
Primary Care Visit	30% Coinsurance After Deductible
Emergency Room	30% Coinsurance After Deductible
Urgent Care	30% Coinsurance After Deductible
Rx	30% Coinsurance After Deductible



HAP Valued Added Services
<i>Cost Estimator</i>
<i>Active Fit</i>
<i>Mobile Apps</i>
<i>Assist America</i>
<i>Preventative Services Guidelines</i>

# Your 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.

Simasko Law offers:

**\$5,000 Bucket (2x for family)**

GAP helps cover:

- Deductible
- Coinsurance

*Click to watch instructional video!*



Many employees may realize a \$0 out-of-pocket cost when including a **GAP** Plan!

[GAP Rx Reimbursement Instructions](#)

Note: GAP does not cover home health care, or specialty medication

Download your GAP instruction sheet [here](#)

# GAP: Instructions for Use

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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 GAP ID 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 GAP.*
- *GAP pays provider directly.*





# \$0 Copay Telemedicine

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**Telemedicine** is available to Simasko Law's employees through your 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 to view 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

# Employee Assistance Program (EAP)

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?

## 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.

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

# Ancillary Insurance

*Voluntary Dental, Voluntary Vision, Long Term Disability, & Group Term Life*



# Dental

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

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



## Voluntary Dental

Simasko Law offers **Network Only** Voluntary Dental Insurance designed to provide excellent coverage at low cost!



# Vision

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

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



## Voluntary Vision

Simasko Law offers Voluntary Vision Insurance designed to provide excellent coverage at low cost!





# Long Term Disability

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

60% of your predisability earnings

Maximum:  
\$2,000/month

## Your Cost Per Pay

Simasko Law offers Long Term Disability Insurance to help you manage the unexpected.



# Basic Life Insurance

Benefit: \$10,000

Download Your Basic Life Insurance Plan Summary [here](#)

AD&D Benefit is equal to your life benefit!

## Your Cost Per Pay

Simasko Law provides all employees with Basic Life Insurance at no cost to you!



# WHAT IS CLEVER RX?



Click [HERE](#) to learn more

## CleverRx

Click Here to Access Your  
no cost Rx Discount Program

## NEVER OVERPAY FOR PRESCRIPTIONS AGAIN

NOW THAT'S CLEVER.



Download your Clever  
RX App or Clever RX  
card to unlock exclusive  
savings.



Present your Clever RX  
card or Clever RX App to  
your pharmacist.



FREE to use. Save up to 80%  
off prescription drugs and  
beat copay prices.



### START SAVING TODAY WITH CLEVER RX

- ✓ 100% FREE to use
- ✓ Save up to 80% off prescription drugs – often beats the average copay
- ✓ Unlock discounts on thousands of medications
- ✓ Accepted at most pharmacies nationwide

### EXPERIENCE TRUE SAVINGS

Present your Clever RX discount card or Clever RX App to save on everyday prescriptions. Just imagine what you can do with all of that extra money.

### SAVINGS CLOSE TO HOME

Experience savings at your local pharmacy. With savings up to 80% off, you're going to want to tell all of your friends and family. Try it! You'll be surprised how many times it will beat your insurance.

### DID YOU KNOW?

**70%**

Over 70% of people can benefit from a prescription savings card due to high deductible health plans, high copays, and being underinsured or uninsured.

**30%**

Over 30% of prescriptions never get filled due to high costs.

**40%**

40% of the top ten prescription drugs have increased by over 100% in price.



Local grocery stores with a pharmacy often have the best prices.

C L E V E R **RX**

SAVE CLEVER | [WWW.CLEVERRX.COM](http://WWW.CLEVERRX.COM)

## Provider Links

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

### HAP

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

800-422-4641

### OptiMed

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

800-482-8770

### Principal

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

800-986-3343



SIMASKO LAW

# Thank You

The Benefits Group

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