

Flexible Benefit Options Made Simple



PLANSTIN 

www.planstin.com



Welcome! Your health plan simplified

Getting started with your Benefit Options!

Under the healthcare law known as the Affordable Care Act (ACA), all individuals are required to have healthcare as of January 1, 2014. This requirement is known as the individual mandate. Your Preventive Plan (AKA Minimum Essential Coverage) provides the necessary preventative and wellness coverages outlined in the Affordable Care Act (ACA) and meets the individual mandate.

The Minimum Essential Coverage (MEC) Plan provides preventative and wellness benefits that are intended to help keep you healthy. Your MEC Plan is also offered to your dependents so your family can take advantage of these benefits too. Not only does this plan encourage health, by having this plan you are not subject to Federal Tax Penalties under the Affordable Care Act (ACA).

What to know

Select the benefits that are right for you! First you choose a Base Health Plan. Then you can choose to enroll in a group health share for catastrophic coverage. Once you finish with your health plan options you can choose to add any of the additional coverage options that are right for you.



Preventative and Catastrophic Benefits

Enrollment into the Base Health Plan has been made easy. We have a few plan options to choose from in our Preventive plan series including the Preventive Basic (or ASO MEC) plan and Preventive Advanced. Once you have selected your Base Health Plan you should also consider adding catastrophic coverage with a health share. Joining a health share with Planstin has been made simple and can help you get the coverage that you need.

Staying healthy needs a plan and action. Your Preventive plan includes benefits that can help support you in preventative screenings and wellness. Your Preventive plan does not include coverage for hospital stays, emergency room visits and more. This is why we suggest pairing your plan with a health share or other catastrophic coverage to help complete your health plan solution.



Your Preventive Plan includes preventative and wellness benefits as outlined by the Affordable Care Act (ACA). To learn more, see page 4 which contains an outline of preventative and wellness coverages provided.

Base Health Plan Options

(Pick One)	Preventive Basic	Preventive Advanced
Preventive Care Services	100%	100%
Primary Care Office Visit	Not Covered	\$20 Copay (max 3 per year)
Specialist Office Visit		\$50 Copay (max 3 per year)
Urgent Care		\$50 Copay (max 3 per year)
Diagnostic X-ray and Lab		\$50 Copay (max 5 per year)
Cat-Scan or MRI		\$200 Copay (1 per year)
Outpatient Testing		\$200 Copay (1 per year)
Network		Multiplan (PHCS) Any Provider
Optum Rx	Prescription Benefits	
Tier 1 – Low Cost	Not Covered	\$1 Copay
Tier 2 – Generics		10% Co-Insurance
Tier 3 – Preferred Brand		20% Co-Insurance
Tier 4 – Non-Preferred 1		40% Co-Insurance
Tier 5 – Specialty		10% Co-Insurance (Plan pays 90% up to max of \$150)
Tier 6 – Non-Preferred 2		20% Co-Insurance (Plan pays 80% up to max of \$250)

Planstin Members get great benefits! For more information go to:

www.planstin.com/preventive

Health Share

Catastrophic coverage is an important part of any health plan. One cost effective solution is to become a member of a health share to aid in protecting against catastrophic health expenses.

When you are a member of a health share you are joining like minded people or a community to pool funds for catastrophic medical costs. Membership in a health share is not considered insurance which is why it works so great. Millions of people are enjoying the benefits of reduced costs, simplified processes and coverage for the catastrophic health costs that are unknown

Each plan has a \$1,000 initial responsibility for each medical need.

In traditional health insurance , most have a deductible of \$5,000 or more. With a health share you can see a significant savings when the unexpected does occur.



Make your election by going online at enroll.planstin.com or by contacting your human resource department.

Preventive and Wellness Benefit Outline

For all adults

- Abdominal aortic aneurysm one time screening
- Alcohol misuse screening and counseling
- Aspirin use
- Blood pressure screening
- Cholesterol screening
- Depression screening
- Diabetes (Type 2) screening
- Diet counseling
- Hepatitis B screening
- Hepatitis C screening
- HIV screening
- Immunization vaccines
- Lung cancer screening
- Obesity screening
- Sexually transmitted infection (STI) prevention counseling
- Syphilis screening
- Tobacco Use screening

For women

- Breast cancer genetic test counseling (BRCA)
- Breast cancer mammography screenings
- Breast cancer chemoprevention counseling
- Cervical cancer screening
- Chlamydia infection screening
- Domestic and interpersonal violence screening and counseling
- Gonorrhea screening
- HIV screening and counseling
- Human Papillomavirus (HPV) DNA test
- Osteoporosis screening
- Rh incompatibility screening
- Sexually transmitted infections counseling
- Tobacco use screening and interventions
- Well-women visits
- Anemia screening
- Breastfeeding comprehensive support and counseling
- Contraception
- Folic acid
- Gestational diabetes screening
- Gonorrhea screening
- Extended tobacco intervention and counseling
- Urinary tract or other infection screening

For children

- Alcohol and drug use assessments
- Autism screening
- Behavioral assessments
- Blood pressure screening
- Cervical dysplasia screening
- Depression screening
- Developmental screening
- Dyslipidemia screening
- Fluoride chemoprevention supplements
- Gonorrhea prevention medication
- Hearing screening
- Height, weight and body measurements
- Hematocrit or hemoglobin screening
- Hemoglobinopathies or sickle cell screening
- Hepatitis B screening
- HIV screening
- Hypothyroidism screening
- Immunization vaccines
- Iron supplements
- Lead screening
- Obesity screening and counseling
- Oral health risk assessment
- Phenylketonuria (PKU) screening
- Sexually transmitted infection (STI) prevention counseling and screening
- Tuberculin testing
- Vision screening



Limitations and exclusions apply for all preventative and wellness benefits outlined above. The list above is intended to be an outline but not a full list of coverages provided in your Minimum Essential Coverage (MEC) Plan.

For more details, see <https://www.healthcare.gov/coverage/preventive-care-benefits/>

TelaDoc Membership

It's simple. TelaDoc provides access to U.S. board-certified physicians who can resolve most non-emergency medical issues via phone or online video. No copay or fee to call. Subscription included in every MEC plan.

HOW IT WORKS



STEP 1: CONTACT TELADOC 24/7/365
Access to TelaDoc's nationwide network of board certified physicians is available via phone, video or mobile app.

STEP 2: TALK WITH A PHYSICIAN
A physician will review the patient's medical history and contact them within minutes.

STEP 3: RESOLVE THE ISSUE
A physician will diagnose and prescribe medication, if medically necessary,



**Talk to a doctor
24/7/365, anywhere**

**<10 MINUTE
MEDIAN CALL BACK TIME**

**Delivering a member
experience that delights**

95%
SATISFACTION

92%
RESOLUTION

TELADOC PHYSICIANS ARE:

U.S. board-certified in internal medicine, family practice, emergency medicine or pediatrics

Blink Health Prescription Service



STEP 1

Search for your prescription

Find savings of up to 95% on over 15,000 medications.



STEP 2

Pay for it online or in the app

You'll get a Blink Card — that's your proof of purchase. You can print it out. We'll also text it to you.



STEP 3

Pick up at your pharmacy

When your pharmacist asks for payment, show them your Blink Card. You'll pay nothing at the pharmacy.

Planstin Members get extra benefits. Please be sure to go to:

rx.planstin.com

Enroll today!

enroll.planstin.com



Once enrolled and open enrollment is completed, you will receive a welcome package with your plan ID card and membership documents outlined in this enrollment guide and based on your enrollment. You will also receive ID cards by email once processed. For mailed ID cards, please allow two to three weeks from your effective date for all documents to arrive.

To learn more about using your health plan, download “A Roadmap to Better Care and a Healthier You.”
<https://marketplace.cms.gov/outreach-and-education/downloads/c2c-roadmap.pdf>