Medical Benefits

Administered by Imagine 360

Your Medical Plan				
Deductible	Individual: \$1,000	Family: \$2,000		
Out of Pocket Maximum	Individual: \$8,000	Family: \$16,000		
Co-insurance	Plan Pays: 80% You pay 20%			
HRA Contribution	Employee Only: \$500 Employee + Child(ren): \$700	Employee + Spouse: \$600 Family: \$800		

Provider Networks			
Outpatient Office Visits	PHCS Network www.multiplan.com/mpipracanc		
Outpatient Lab Services	Quest Diagnostics www.questselect.com		
Office Visits, Outpatient Labs, Outpatient Imaging	Your plan participates with a network for some outpatient services. You may visit a non-network provider, but your coverage may be reduced. You will receive the highest level of benefits by always utilizing a network participating provider.		
Inpatient Facilities, Freestanding Outpatient Facilities	Your plan does not utilize a network for facilities. However, certain facilities may be more willing to accept your coverage than others. Hendricks Regional Health and Community Health Network are providers who have agreed to accept your coverage and not balance bill you.		

Prescription Co-Pays			
30-day supply 90-day supply			
Tier 1 Drugs	20% (minimum \$20)	\$25	
Tier 2 Drugs	20% (minimum \$20/maximum \$100)	\$75	
Tier 3 Drugs	50% (minimum \$50 / maximum \$150)	\$200	
Specialty Drugs	Excluded*	Excluded*	

^{*}Specialty medications are not covered by your plan. You have access to a program where they may be sourced. Refer to the ScriptSourcing page in this guide for more information.

Your Cost Per Paycheck (pre-tax)				
<u>With</u> Wellness Assessment	Earnings below \$30K	\$30K - \$60K	\$60K plus	
Employee Only	\$38	\$48	\$58	
Employee + Spouse	\$93	\$98	\$108 \$103	
Employee + Child(ren)	\$88	\$93		
Family	\$111	\$116	\$126	
Without Wellness Assessment	Earnings below \$30K	\$30K - \$60K	\$60K plus	
Employee Only	\$53	\$63	\$73	
Employee + Spouse	\$108	\$113	\$123	
Employee + Child(ren)	\$103	\$108	\$118	
Family	\$126	\$131	\$141	

This is an outline of benefits only and is not a complete list of all plan parameters. The plan certificate contains complete details and is the governing document for benefits parameters.

Medical Benefits

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Coverage and Benefits

This is a high-level summary of your plan benefits and estimate of coverage levels. Please refer to the plan document for complete details or contact Imagine 360 for more information.

Coverage for Common Medical Events				
	In Network	Out of Network		
Primary Care and Specialist	Co-Pay: \$40	Co-Pay: \$60		
Wellness/Preventive Care	No Charge	No Charge		
Outpatient Lab Services	At Quest–No charge During an office visit–Co-Pay: \$40 / \$60 At a freestanding lab–Deductible + Co-insurance At a hospital facility–Co-Pay: \$500			
Imaging—MRI, CT scan	MRI, CT scan Co-Pay: \$500 C			
Urgent Care	Co-pay: \$75	Co-pay: \$100		
Services Related to Regenexx	No Charge	No Charge		
Emergency Room	Co-pay: \$150 (waived if admitted)	Co-pay: \$150 (waived if admitted)		
Inpatient/Outpatient Facility	Co-Pay: \$500	Co-Pay: \$500		
Inpatient Surgeon/Physician	Deductible + Co-insurance	Deductible + Co-insurance		
Outpatient Surgeon	Surgeon Deductible + Co-insurance Deductible + Co-insurance			

Need Help with Your Benefits or Booking an Appointment?

Call Imagine 360 at 800-716-2852 or email myplan@gpatpa.com

Pre-Certification

Your plan requires pre-certification for any inpatient hospital admission. Your benefits may be reduced if you do not pre-certify a hospital stay. You can initiate a pre-certification by contacting **HealthWatch**, 866-206-3224, within 5 days before a scheduled hospital admission or within 48 hours of an emergency admission.

IMPORTANT ANNOUNCEMENT ABOUT YOUR MEDICAL PLAN ADMINISTRATOR

GPA and **ELAP** have merged and are now known as Imagine360. You still have the same medical plan administration, the companies are simply undergoing a name change. You may continue see GPA or ELAP referenced in various places, as the rebranding is still underway. **GPA** and **ELAP** phone numbers and email addresses still work, and your medical benefits ID number and claims submission details remain the same.

Please be on the lookout for a new ID card with updated Imagine360 branding. If you have questions about this change, please call Imagine360 (GPA) or Benefit Innovations. Refer to the Contacts page in this guide for contact numbers.

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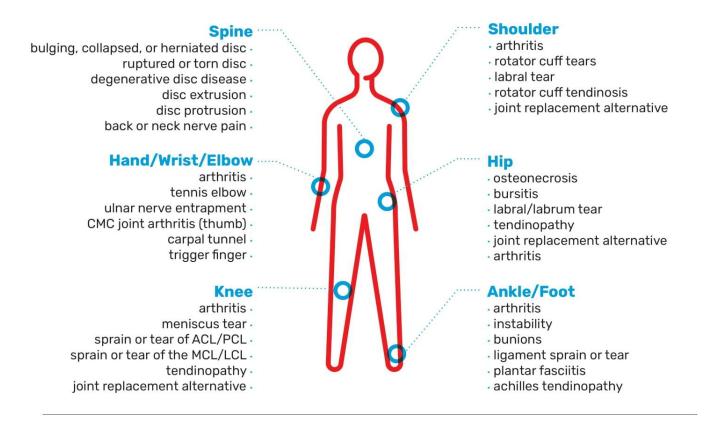


Ed Martin now covers Regenexx under your health plan

Regenexx uses your body's natural healing agents to replace the need for up to 70% of elective orthopedic surgeries. Your stem cells and blood platelets are concentrated in our on-site orthobiologics lab and injected under image guidance into the precise area of your injury. With Regenexx, you can get back to doing what you love without invasive surgery and lengthy recovery.



Conditions Treated





To speak with an Ed Martin Regenexx Patient Liaison, call us at **866-382-2998** or visit **regenexxbenefits.com/edmartin** to learn more about Regenexx and how we can help you avoid surgery





Ed Martin now covers Regenexx under your health plan

What is Regenexx?

Regenexx uses your body's natural healing agents to replace the need for up to 70% of elective orthopedic surgeries by using your stem cells and blood platelets to treat your damaged bone, cartilage, muscle, tendon, and ligament tissues.

Am I a candidate for a **Regenexx** procedure?

Are you a candidate?

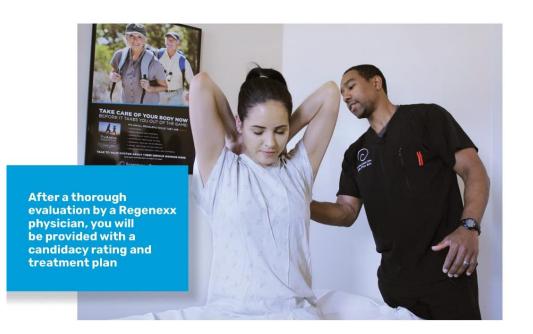
Regenexx procedures treat a broad range of chronic and acute orthopedic injuries. Whether you suffer from the lingering aches and pains often associated with aging or a tear or sprain due to activity, Regenexx may be able to help return you to full function without invasive surgery. Speak with your Ed Martin Regenexx Patient Liaison to learn more.

The procedure experience

Regenexx procedures are injection-based, outpatient procedures. On procedure days, blood and/or stem-cells are collected in the morning, processed in our on-site lab, and reinjected under image-guidance in the afternoon. Most patients describe only moderate discomfort, and patients are encouraged to re-engage in activity within a week following the procedure.

Scheduling an evaluation

Our dedicated patient liaisons understand Ed Martin's benefits and will guide you through the process of finding the clinic nearest to you and scheduling your evaluation. No physician referral is needed to schedule a Regenexx evaluation and phone evaluations are available for patients who have recent imaging and do not live close to a clinic location.





Call us today to speak with an
Ed Martin Regenexx Patient
Liaison at 866-382-2998 or visit
regenexxbenefits.com/edmartin

to learn more about how

Regenexx can help you





\$0 COPAYS

for over **800** maintenance, namebrand, and specialty **medications**.

WHY SCRIPTSOURCING?



Employees and their dependents pay a \$0 copay for their medication(s).



ScriptSourcing saves the health plan money, and lowers premiums.



Prescriptions are **shipped directly to the member** with no shipping and handling fees or out-of-pocket expenses.



Enrollment is easy. Simply call 410-902-8811, and ask for a member advocate, or schedule a call online.



ENROLLMENT IS EASY!

CALL 410-902-8811

or search for your med and schedule a call online at

www.scriptsourcing.com/med-finder.

Pharmacy Benefits Manager

IMPORTANT ANNOUNCEMENT ABOUT YOUR PRESCRIPTION BENEFIT ADMINISTRATOR

Effective 01/01/2023, your pharmacy benefits manager is changing to US-Rx Care.

What does this mean for you?

- → Some prescriptions may now require pre-authorization that did not previously require review.
- → Your prescription co-pays may increase or decrease.
- → You will receive a new ID card with updated pharmacy details.

If you are currently taking a medication that was previously pre-authorized or if you have any questions, contact Benefit Innovations. (Refer to the Contact page of this guide for contact info.)

Pharmacy Savings

Remember, sometimes it's cheaper to skip using your benefits card!

Did you know many major retailers and grocery stores have discount pharmacy programs? You may find your prescriptions at a deep discount—or even *free*—through one of these programs! Check out the pharmacy programs at these retailers.

\rightarrow	Kroger	\rightarrow	Target	\rightarrow	Costco	\rightarrow	Meijer
\rightarrow	Sam's Club	\rightarrow	Needler's	\rightarrow	Walmart	\rightarrow	Indy Scripts

Before you visit one of these pharmacies, give them a call and tell them the name of your medication and dosage. This allows the pharmacist to confirm your medication is on the discount list and that you qualify for their program.

If you qualify for a pharmacy discount, <u>DO NOT</u> present your health benefits ID card at the pharmacy. Discounts will not apply if you present or use your benefits ID card.

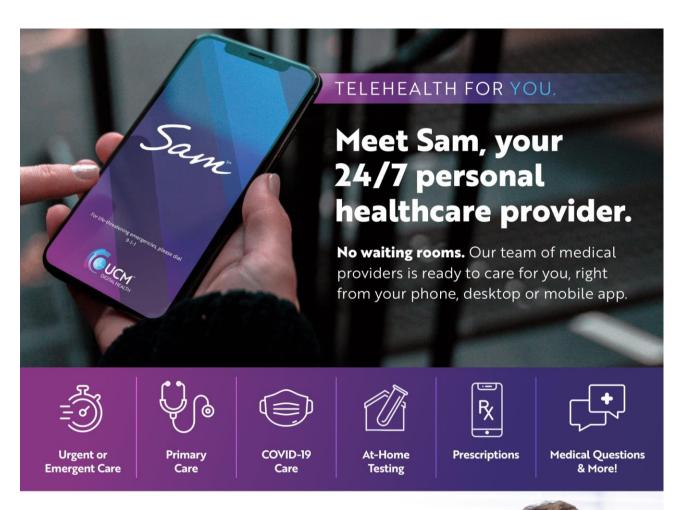
GoodRx

With the GoodRx Comparison Tool, you can compare drug prices at over 70,000 pharmacies and discover free coupons and savings.

Simply visit <u>www.goodrx.com</u> or download the GoodRx app on your mobile device. Enter the drug name, dosage, and your zip code, then instantly look up current drug prices at pharmacies near you. It's easy!



Using a pharmacy discount program or GoodRx not only saves <u>you</u> money, but it also saves the Ed Martin medical plan money, which helps keep <u>your</u> renewal costs down!





Sam provides convenience, quality and immediate availability for patient care—whether illness, injury or simply seeking medical knowledge. Our emergency-medicine-trained staff is skilled in all conditions—common or complex—we are here for you. Our dedicated team of medical providers offer clinical resolutions and our care coordinators can schedule labs, imaging, and other medical services our medical providers order.

No need to search the web for your medical information!

Through Sam, you have instant access to UpToDate clinical information, which provides accurate, easy-to-understand, reliable medical information that helps you become better informed about your care.

You can choose how you would like to start a consult:





