



# BENEFIT GUIDE



JANUARY 1, 2023 - DECEMBER 31, 2023



Dear Valued Employee,

We are happy to provide you with this Benefit Guide to summarize your employee benefits for the 2023 plan year.

Intecrowd LLC recognizes that benefits are an important part of your life as an employee. Our benefits program will help you choose what works best for your needs and your budget.

This document is not just an enrollment guide; it is a resource for you and your family to use throughout the year. Inside you will find a summary of each benefit plan and helpful tips you may not have known about in the past. This guide is designed to break down the insurance benefits to help you make an informed decision regarding the selection and management of the services and benefits provided to you as an employee of Intecrowd LLC.



## IMPORTANT NOTICE TO EMPLOYEES:



This benefit guide provides a general description of the various benefits available to you through the Intecrowd LLC employee benefits program. The details of these plans and policies are contained in the official plan and policy documents.

This guide is meant only to cover the major points of each plan or policy, for illustrative purposes only. It does not contain all of the facts regarding coverage, limitations, or exclusions that are contained in the policy documents. In the event of a conflict between the information in this guide and the formal policy documents, the formal documents will govern.

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# SUMMARY OF BENEFITS & COVERAGE (SBC) NOTICE

Attached are your Federally Mandated Summary of Benefits and Coverage (SBC) documents for all offered medical plan options. To access your SBCs you may Scan or Click the QR code below with your phone.

In the following pages you will find simpler formatted, easy to understand plan summaries which provide a general description of the various benefits available to you through the Intecrowd LLC Employee Benefits Program.

Scan or Click the QR code below to  
view your SBC's.





## ELIGIBILITY

## FOR YOU

All full-time employees working an average of 30 hours per week are eligible to enroll in benefits.

For specific details, please refer to the plan documents.

New full-time employees' benefits for all lines of coverage will begin on the **1st of the month following Date of Hire.**

## FOR YOUR FAMILY

Legislation regulates eligibility requirements for dependent coverage on Medical insurance plans. It is important for everyone to understand what constitutes eligibility and what the implications could be for not following the eligibility guidelines.

Healthcare reform legislation restricts a plan or issuer from denying coverage for a child under age 26 based on any of the following factors:

- Financial dependence on the employee
- Residency with the employee
- Student status
- Marital status
- Employment status



Examples of **Eligible Dependents** includes:

- Legal Spouse
- Dependent children

## SPECIAL EVENT COVERAGE

When you first enroll, and/or if you change coverage mid-year due to a qualifying event, you may be asked to provide the applicable documents from the following list:

### Spouse Verification Documentation:

Marriage Certificate

### Child Verification Documentation:

Birth Certificate, court document awarding custody or requiring coverage

You can provide these documents to your HR department.



## ENROLLMENT

### When can I apply for my Benefits?

- During your initial new hire eligibility period
- During the annual open enrollment period
- Within 30 days of a qualified life event



## MID-YEAR ENROLLMENT CHANGES - Section 125 Cafeteria Plan

Employees receive the tax benefits of a Section 125 Cafeteria Plan. This plan allows you to pay for your employee benefits on a pre-tax basis to be deducted from your paycheck.

When you elect to pay for these authorized benefits pre-tax, you save because you are paying less in taxes. You do not pay Federal Income or Social Security taxes on these designated benefit dollars. Therefore, you lower your taxable income. This will allow you to take home more of your paycheck, decreasing the net cost of the benefit you are purchasing.



IRS regulations state that benefit choices cannot be changed in the middle of a plan year unless you experience a qualifying life event.

Changes must be reported within 30 days of the actual event.



### Some common qualifying events may include:

- Marriage, Divorce or Death of Spouse
- Birth, Adoption or change in legal custody
- Loss of other coverage
- Change in Medicare or Medicaid entitlement
- FMLA or Military Leave

#### Please Note:

The IRS does not consider financial hardship a qualifying event to drop coverage.

**To determine if any of these apply to you, please check with your Human Resources representative.**



# MEDICAL INSURANCE

Scan or Click the QR code to access the carrier's website >>>



CIGNA

## IN-NETWORK MEDICAL BENEFITS

Deductible (Individual / Family)  
 Is Deductible Calendar Year or Policy Year?  
 Is Deductible Embedded or Non Embedded  
 Out of Pocket Maximum (Individual / Family)  
 Coinsurance  
 Prescription Drugs  
 Mail Order Drugs (90 Day Supply)

## OAP BASE

\$1,000 / \$3,000  
 Calendar Year  
 Embedded  
 \$4,000 / \$8,000  
 20%  
 \$15 / \$60 / \$100  
 \$45 / \$180 / \$300

## OAP CHOICE

\$250 / \$750  
 Calendar Year  
 Embedded  
 \$2,000 / \$4,000  
 20%  
 \$10 / \$30 / \$50  
 \$30 / \$90 / \$150

## PHYSICIAN OFFICE VISITS

Primary Care Physician  
 Virtual Visits  
 Specialist  
 Referral Needed for Specialist?

\$25  
 \$25  
 \$45  
 No

\$10  
 \$10  
 \$25  
 No

## PREVENTIVE CARE

Routine Adult Physical Exams  
 Well Woman Exams  
 Routine Mammograms and Colonoscopy  
 Well Child Exam & Immunizations

Covered 100%

Covered 100%

## DIAGNOSTIC / LABORATORY

Independent Clinical Lab (Blood Work)  
 Independent Diagnostic Testing Facility (X-rays)  
 Advanced Imaging (MRI, PET, CT Scan, Nuclear Medicine)

\$0  
 \$0  
 \$250

\$0  
 \$0  
 \$75

## HOSPITALIZATION / OUTPATIENT SERVICES

Inpatient Hospitalization (Facility)  
 Outpatient Surgical Care (Hospital Facility)  
 Ambulatory Surgical Center  
 Emergency Room  
 Urgent Care

Deductible, then 20% Coinsurance  
 Deductible, then 20% Coinsurance  
 Deductible, then 20% Coinsurance  
 \$300  
 \$50

Deductible, then 20% Coinsurance  
 Deductible, then 20% Coinsurance  
 Deductible, then 20% Coinsurance  
 \$100  
 \$30

## OUT-OF-NETWORK BENEFITS

Deductible (Individual / Family)  
 Out of Pocket Maximum (Individual / Family)  
 Coinsurance

\$6,000 / \$8,000  
 \$8,000 / \$16,000  
 50%

\$1,000 / \$3,000  
 \$5,000 / \$10,000  
 50%

## EMPLOYEE SEMI-MONTHLY PAYROLL DEDUCTIONS

Employee Only  
 Employee + Spouse  
 Employee + Child(ren)  
 Employee + Family

\$68.01  
 \$136.03  
 \$125.83  
 \$193.84

\$75.96  
 \$151.93  
 \$140.53  
 \$216.50

## KNOW YOUR OPTIONS

# 5 HEALTHCARE OPTIONS

to help you make the best decision for your medical needs

### Virtual Visits \$

24/7/365 access to a doctor

through the convenience of phone or video consults

You can receive care for:

- Cough, Cold & Flu • Allergies • Skin Problems
- Sinus Problems • Minor Fevers



### Convenience Care Clinic \$

Your condition is not urgent or an emergency.

Conveniently located in Walgreen's\*, Walmart\* and Target\*

\*Check with your carrier to see which Convenience Care locations are in your network.

You can receive care for:

- Cough, Cold & Flu • Pink Eye • Urinary Tract Infections
- Ear Infections • Head Lice • Insect Bites
- Minor Burns, Cuts, and Scrapes • Sprains and Strains



### Doctor's Office \$\$

Routine care or treatment for a current health issue

You can receive care for:

- Routine Checkups • Immunizations • Preventive Services
- Manage Medications



### Urgent Care Center \$\$\$

You need medical care fast for a non-emergent medical issue

You can receive care for:

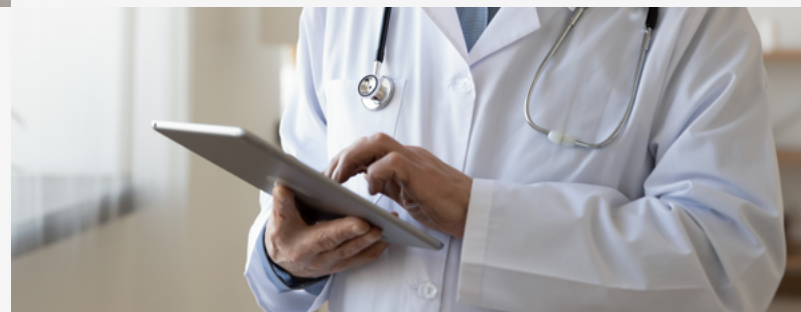
- Migraines • Severe Back Pain • Vomiting and Diarrhea
- Minor Broken Bones • Asthma Attacks • Severe Cough
- Animal Bites • Wounds Requiring Stitches

### Emergency Room \$\$\$\$

For a true medical emergency that results in serious jeopardy to your health, impairment of bodily functions or organs

You can receive care for:

- Head Trauma or Loss of Consciousness • Chest Pain
- Numbness or Difficulty Speaking • Severe Abdominal Pain
- Coughing or Vomiting Blood • Severe Bleeding and Burns







## WHAT IS A PREVENTIVE EXAM?

also called a “Physical,” “Wellness Exam,” or “Annual Exam”

A **Preventive Exam** is a scheduled medical evaluation of an individual that focuses on preventive care. It includes age and gender-appropriate history, a physical examination, a review of risk factors & plans to reduce them, and the ordering of appropriate immunizations, screening laboratory tests, ultrasound, or diagnostic procedures.

### What does this mean?

A **Preventive Exam** is an annual exam covering all prevention and health maintenance issues related to age, sex, and family history; it is a “Well Exam.” A **Preventive Exam** is **NOT** a follow-up visit or a problem-based visit; it cannot be expected to deal with everything bothering you since your last visit.

### A **SECOND** Service May Be Necessary

If time and the provider’s judgment allows, new problems or chronic disease follow-up issues may be addressed as a **SECOND service** during a **Preventive Exam** visit.

**NOTE:** Your insurance plan may require a co-pay or apply charges to your deductible for a **SECOND service** provided during a Preventive Exam visit.

For more information on Preventive Health such as free services offered to you, visit [www.hhs.gov/healthcare/about-the-aca/preventive-care/index](http://www.hhs.gov/healthcare/about-the-aca/preventive-care/index)



You can find the lowest price on prescriptions right from your cell phone!

Best of all - the app is FREE!

### How GoodRx can help

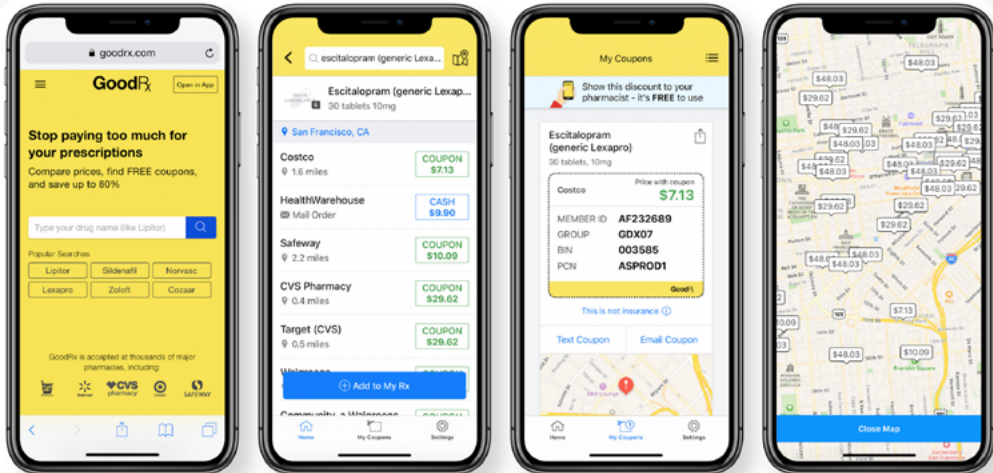
Every week, GoodRx collects millions of prices and discounts from pharmacies, drug manufacturers and other sources. Use their app to compare prices at pharmacies near you. GoodRx will show you prices, coupons, discounts, and saving tips.

### Don't pay too much!

Prices for prescription drugs vary widely between pharmacies. U.S. drug prices are neither fixed nor regulated. The cost of a prescription may differ **more than \$100** between two pharmacies across the street from each other.

### Free and easy to use

- Instant access to the lowest prices for prescription drugs at more than 75,000 pharmacies
- Coupons and savings tips that can cut your prescription costs by 50% or more
- Side effects, pharmacy hours and locations, pill images, and much more





# FLEXIBLE SPENDING ACCOUNT (FSA)

WEX HEALTH

Scan or Click the QR code to access the carrier's website >>>



**Flexible Spending Accounts (FSAs)** have become a popular vehicle for reducing rising health care costs. By contributing pre-tax dollars into an FSA, you can save an average of 20% on eligible expenses every year.

## You may participate in the following spending accounts:

### Health Care Flexible Spending Account

Employees use pre-tax dollars to pay for insurance deductibles, co-payments, glasses and contact lenses, orthodontia, over-the-counter medications, and hundreds of other health care-related expenses not covered by their insurance plans.

The maximum contribution amount for period **01/01/2023 through 12/31/2023** is **\$3,050**.

### Dependent Care Flexible Spending Account

Employees use pre-tax dollars to be reimbursed for work-related day care expenses for their children or dependent adults.

The maximum contribution amount for period **01/01/2023 through 12/31/2023** is **\$5,000** if you are married and filing a joint return or if you are a single parent. If you are married but filing separately, the annual maximum contribution is \$2,500.

Click the video or scan the QR code to learn more about how an FSA benefits you!



## Medical FSA / Dependent Care FSA - Key Differences

	MEDICAL FSA	DEPENDENT CARE FSA
<b>Medical Plan Rules</b>	Contributions to a medical FSA can only be made if you are not enrolled in an High Deductible Health Plan (HDHP) like, a Health Savings Plan	Contributions to a Dependent Care FSA account can be made no matter what plan or medical coverage you have.
<b>Contribution Limit</b>	\$3,050	\$5,000 (\$2,500 if your spouse file separate tax returns)*
<b>Frontloaded</b>	<b>YES</b> You can access your total annual contribution right away	<b>NO</b> Funds are available only as contributed

\* This account is funded based on your pre-tax contributions. Only the amount currently in your account is eligible for reimbursement.

\*\* For a complete list of Eligible FSA expenses and guidelines, visit the IRS website at [www.irs.gov](http://www.irs.gov). Publication 502 includes eligible Medical FSA expenses; Publication 503 includes eligible Dependent Care FSA expenses.

\*\*\* Eligible dependents include children up to age 13 or disabled dependent adults.



### Please note:

Under the CARES Act effective March 27, 2020, claims for most over-the-counter medicine, medical supplies and feminine hygiene products can be purchased through an FSA without a prescription. This reverses the prior rule from January 1, 2011 in which a prescription was required. The Act is effective retroactively to January 1, 2020.



# DENTAL INSURANCE

PRINCIPAL

Scan or Click the QR code to access the carrier's website >>>



## BENEFITS SUMMARY

Annual Deductible (Individual/Family)  
 Annual Benefit Maximum  
 Orthodontia Lifetime Maximum  
 Rollover

## PRINCIPAL PPO

Annual Deductible (Individual/Family)	\$50 / \$150
Annual Benefit Maximum	\$1,500
Orthodontia Lifetime Maximum	\$1,500
Rollover	Included

### IN-NETWORK

### OUT-OF-NETWORK

## PREVENTIVE SERVICES-DEDUCTIBLE WAIVED

Oral Evaluations  
 Prophylaxis: Cleanings  
 Fluoride Treatment (child only)  
 Bitewing X-rays, Full Mouth X-rays  
 Sealants  
 Space Maintainers

	Plan pays 100%	Plan pays 100%
--	----------------	----------------

## BASIC SERVICES

Amalgam Restorations (Silver Fillings)  
 Resin Based Restorations (anterior and posterior)  
 Extractions (routine and surgical)  
 Endodontic Treatments  
 Periodontic Treatments

	Plan pays 80% after Deductible	Plan pays 80% after Deductible
--	--------------------------------	--------------------------------

## MAJOR SERVICES

Crowns  
 Dentures  
 Bridges

	Plan pays 50% after Deductible	Plan pays 50% after Deductible
--	--------------------------------	--------------------------------

## ORTHODONTIA SERVICES

Diagnostics and Treatments (child to age 19)

	50%	50%
--	-----	-----

Out-of-Network is 90th% UCR  
UCR: Usual, Customary, and Reasonable

## EMPLOYEE SEMI-MONTHLY PAYROLL DEDUCTIONS

Employee Only  
 Employee + Spouse  
 Employee + Child(ren)  
 Employee + Family

Employee Only	\$4.33
Employee + Spouse	\$8.02
Employee + Child(ren)	\$10.72
Employee + Family	\$14.27

# VISION INSURANCE

EYEMED

Scan or Click the QR code to access the carrier's website >>>



BENEFIT SUMMARY	EYEMED VISION PLAN	FREQUENCY
Eye Examination	\$10	12 Months
Materials Copay	\$25	
Eyeglass Frames	\$150 Allowance; 20% off amount over Allowance	
<b>STANDARD EYEGLASS LENSES</b>		
Single Vision	Covered 100% after \$25 Copay	12 Months
Bifocal		
Trifocal		
Lenticular		
<b>CONTACT LENSES (IN LIEU OF EYEGLASSES)</b>		
Elective	\$150 Allowance	12 Months
Medically Necessary	Covered 100% after \$25 Copay	
<b>EMPLOYEE SEMI-MONTHLY PAYROLL DEDUCTIONS</b>		
Employee Only	\$3.98	
Employee + Spouse	\$7.56	
Employee + Child(ren)	\$7.96	
Employee + Family	\$11.70	



Elective Contact Lenses are in lieu of glasses (lenses & frames). You are not eligible for glasses under our plan until 12 months after you receive contacts and vice versa.





## EMPLOYER-PAID BASIC LIFE AND AD&D INSURANCE

### BENEFITS SUMMARY

#### LIFE BENEFIT AMOUNT

\$10,000

#### AD&D BENEFIT AMOUNT

Same as Life Benefit

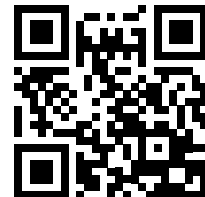
#### BENEFITS WILL REDUCE BY:

35% at age 65

50% at age 70

### THE HARTFORD

Scan or Click the QR code to access  
the carrier's website >>>





## VOLUNTARY LIFE AND AD&D INSURANCE

THE HARTFORD



Scan or Click the QR code to access the carrier's website >>>

### BENEFITS SUMMARY

EMPLOYEE LIFE BENEFIT	SPOUSE LIFE BENEFIT	CHILD LIFE BENEFIT
<b>Benefit Increment:</b> \$10,000	<b>Benefit Increment:</b> \$5,000	<b>Benefit Increment:</b> \$10,000
<b>Minimum Benefit:</b> \$10,000	<b>Minimum Benefit:</b> \$5,000	<b>Minimum Benefit:</b> \$10,000
<b>Maximum Benefit:</b> \$300,000; not to exceed 5x salary	<b>Maximum Benefit:</b> \$100,000 not to exceed 50% of employee	<b>Maximum Benefit:</b> \$10,000
<b>Guarantee Issue Amount:</b> \$100,000	<b>Guarantee Issue Amount:</b> \$25,000	<b>Guarantee Issue Amount:</b> \$10,000

### BENEFIT REDUCTION

35% at age 65  
50% at age 70



**BENEFIT SUMMARY**

Elimination Period for Accident	14 Days; Benefits begin on the 15th day
Elimination Period for Illness	14 Days; Benefits begin on the 15th day
Benefit Duration	24 weeks
Benefit Percent	up to 60% of your pre-tax weekly earnings
Benefit Maximum	\$1,250 per week

**How to Calculate Your Short-Term Disability Premium**

Lindsay is 24 years old working at a marketing company. For someone who is less than age 25, the rate is \$0.186 per \$10 of covered benefit. She earns \$25,000 a year. How much is deducted per her semi-monthly paycheck?



Employee Age Band	Rate per \$10 of Weekly Payroll	
<25	Composite rate of \$0.186	<p><b>1. Weekly Benefit Calculation:</b></p> <p>Equals Annual Salary divided by 52 multiplied by 60%  <math>(\\$25,000/52 \text{ weeks}) \times .60 = \\$288.46</math></p> <p><b>2. Monthly Premium Calculation:</b></p> <p>Equals Weekly Benefit Times Rate, divided by 10  <math>(\\$288.46 \times \\$0.186) / 10 = \\$5.36</math></p> <p><b>3. Semi-Monthly Payroll Deduction:</b></p> <p>Equals monthly premium times 12, divided by 24  <math>(\\$5.36 \times 12) / 24 = \\$2.68</math> per semi-monthly paycheck</p>
25-29		
30-34		
35-39		
40-44		
45-49		
50-54		
55-59		
60+		
70+		



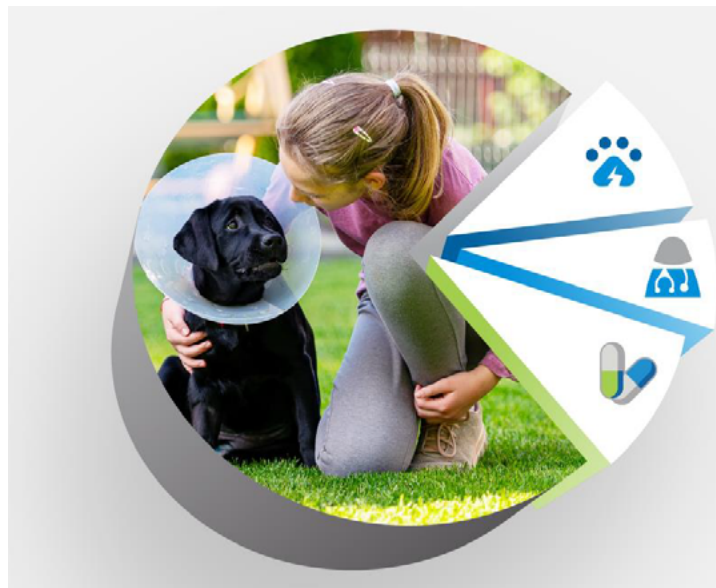
Scan or Click the QR code to access the carrier's website >>>



### BENEFIT SUMMARY

Elimination Period for Accident	180 days; Benefits begin on the 181st day
Elimination Period for Illness	180 days; Benefits begin on the 181st day
Benefit Amount	up to 60% of monthly salary
Benefit Maximum	\$10,000 per month
Duration of Benefits	Social Security Normal Retirement Age
Definition of Disability	24 Months Own Occupation
Pre-Existing Conditions	12 Months Prior / 12 Months Exclusion





## Pets make your family whole. Cover them with Pet Insurance.

Help cover the costs of vet visits, accidents, illness and more.

Help take the worry out of covering the cost of unexpected visits to the vet with your furry family members with MetLife Pet Insurance.<sup>1</sup>

### Q. What is Pet Insurance?

A. Similar to health insurance for you and your family, Pet Insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs.

### Q. Why MetLife Pet Insurance?<sup>1</sup>

A. With MetLife, pet parents have the power of choice to customize their Pet Insurance to meet their needs. You can take advantage of benefits like:

- flexible coverage with up to 100% reimbursement<sup>2</sup>
- the freedom to visit any U.S. vet
- optional Preventive Care coverage<sup>3</sup>
- 24/7 access to Telehealth Concierge Services<sup>4</sup>
- discounts and offers on pet care<sup>4</sup>
- MetLife Pet mobile app makes it easy to submit and track claims and manage your pet's health and wellness.

### Q. How does Pet Insurance work?

A. Our process is simple and straightforward. Take your pet to the vet and pay the bill, then send your claim documents to us. You can file by using our mobile app, online portal, email, fax or mail, and we'll process your claim within 10 days.<sup>5</sup> Then, you'll receive reimbursement<sup>2</sup> by check or direct deposit if the claim expense is covered under the policy.

### Q. When does coverage start?

A. MetLife Pet Insurance<sup>1</sup> provides among the shortest wait periods for accident and illness coverage.<sup>6</sup> Accident coverage and optional Preventive Care coverage begin on the effective date of your policy. Illness coverage begins 14 days later.

Get a quote or enroll today.

Visit

[www.metlife.com/getpetquote](http://www.metlife.com/getpetquote) or call 1-800-GET-MET8.

Or, scan the QR code with your smartphone camera to get started.



Pet parents spend nearly \$4,500 a year on annual care.<sup>7</sup>

## Pet Insurance

Pet Insurance can help reimburse you for covered unexpected veterinary expenses for your pet.

### Q. What does it cover?

#### A. Coverage<sup>8</sup> includes:

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- X-rays and diagnostic tests

#### And our coverage<sup>8</sup> also includes:

- hip dysplasia
- hereditary conditions
- congenital conditions
- holistic care
- chronic conditions
- alternative therapies
- and much more!

### Q. What does it not cover?

- #### A. Pre-existing conditions may not be covered
- to learn more about what's not covered, visit
- [www.metlifepetinsurance.com](http://www.metlifepetinsurance.com)
- .

### Q. Can I still use my vet?

- #### A. You can visit any U.S. licensed vet, emergency clinic or specialist
- and you and your veterinarian of choice can determine the best treatment plan and medical course of action for your pet. Once you've received and paid your bill, send it to us and we will process your claim for reimbursement
- <sup>2</sup>
- if the claim expense is covered under the policy.

### Q. How much Pet Insurance do I need?

- #### A. We believe that every individual and their pet have unique needs. Hence we provide the ability to customize your coverage.
- Coverage is flexible and customizable so that you can choose the plan that works for you. Options include:
- levels of coverage from **\$500–unlimited**<sup>9</sup>
  - **\$0–\$2,500** deductible options<sup>10</sup>
  - reimbursement percentages from **50%–100%**<sup>2</sup>

### Q. How much will it cost?

- #### A. Each pet's premium will be unique based on the age, breed, location, as well as what coverage amount you select.
- <sup>11</sup>
- Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25 or \$50.
- <sup>12</sup>

### Q. Are there any discounts?

- #### A. Yes, a variety of discounts are available, including:

- Employer Benefit Discount<sup>13</sup>
- Internet Purchase Discount<sup>14</sup>
- Military, Veteran & First Responder Discount<sup>15</sup>
- Healthcare Workers Discount<sup>16</sup>
- Animal Care Discount<sup>17</sup>

### Q. How do I pay for my coverage?

- #### A. You can set up an automatic payment
- from your bank or credit card with us.

### Q. How does the MetLife Pet mobile app work?

- #### A. When you download our app, you can manage your Pet Insurance account from anywhere.

Plus, we make it easy to:

- Submit and track claims
- Manage your pet's health records
- Talk to an expert with 24/7 Telehealth Concierge Services<sup>4</sup>
- Find nearby pet services

### Q. Is my coverage portable if I leave my employer?

- #### A. Yes. You can take your policy with you.
- If you receive a group discount due to signing up for Pet Insurance through your employer, that discount will not carry over into your next policy renewal.

1. Pet Insurance offered by MetLife Pet Insurance Solutions LLC is underwritten by Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 485 Madison Avenue, NY, NY 10022, and Metropolitan General Insurance Company ("MeGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, in those states where MeGen's policies are available. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC and MeGen to offer and administer pet insurance policies. MetLife Pet Insurance Solutions LLC was previously known as PetFirst Healthcare, LLC and in some states continues to operate under that name pending approval of its application for a name change. The entity may operate under an alternate, assumed, and/or fictitious name in certain jurisdictions as approved, including MetLife Pet Insurance Services LLC (New York and Minnesota), MetLife Pet Insurance Solutions Agency LLC (Illinois), and such other alternate, assumed, or fictitious names approved by certain jurisdictions.

2. Reimbursement options include: 70%, 80%, 90% and 100%. In addition, there is also a 50% option for MeGen underwritten policies only and a 65% option for IAIC underwritten policies only.

3. Can be purchased at an additional cost. For IAIC underwritten policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MeGen underwritten policies, optional Preventive Care coverage is included in the annual limit.

4. May not be available in all states.

5. Approximately 80% of claims are processed within 10 days or less.

6. Competitors did not furnish copies of their policies for review. If you have questions about a particular competitor's policy or coverage, please contact them or their representative directly.

7. 2021 internal survey conducted by OnePoll in partnership with MetLife Pet Insurance.

8. Provided all terms of the policy are met. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by IAIC and MeGen contain certain deductibles, co-insurance, exclusions, exceptions, reductions, limitations, and terms for keeping them in force. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact MetLife Pet Insurance Solutions LLC.

9. Annual limit options range from \$1,000 to \$25,000 in \$1,000 increments. In addition, there is also a \$500 annual limit option for MeGen underwritten policies. Unlimited benefit option subject to availability.

10. Deductible options range include: \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.

11. For IAIC underwritten policies only, premium will also be based upon the pet's gender.

12. Your pet's deductible automatically decreases by \$25 (for IAIC underwritten policies) or \$50 (for MeGen underwritten policies) each policy year that you don't receive a claim reimbursement. May not be available in all states.

13. This discount is not available in Tennessee. This discount is only available to individuals who are eligible members or employees of an entity that has arranged for MetLife to offer pet insurance to its population (For IAIC underwritten policies, the discount is 10% for Groups > 1000 lives and 5% for Groups 51-999 lives. For MeGen underwritten policies, this discount is 10% for Employer Groups of all sizes and 5% for Associations of all sizes).

14. When coverage is purchased on-line, a premium discount will apply during the first year of the policy.

15. For MeGen underwritten policies, a discount is available to serving and retired members of the Armed Forces & First Responders. Discount may not be available in all states.

16. For MeGen underwritten policies, a discount is available to active healthcare workers.

17. A discount is applicable to staff/owners of animal care facilities.





LEGALSHIELD



# Have You Ever

- Needed your Will prepared or updated?
- Signed a contract?
- Received a moving traffic violation?
- Worried about being a victim of identity theft?
- Been concerned about your child's identity?
- Had social media accounts? (Facebook, Instagram, Twitter, LinkedIn, Youtube)

## The LegalShield Membership Includes:

- **Dedicated Law Firm** Direct access, no call center
- **Legal Advice/Consultation** On unlimited personal issues
- **Letters/Calls** made on your behalf
- **Contracts/Documents Reviewed** Up to 15 pages
- **Residential Loan Document Assistance** For the purchase of your primary residence
- **Will Preparation** - Living Will, Health Care Power of Attorney, Financial Power of Attorney
- **Speeding Ticket Assistance** Upload your speeding ticket from the mobile app directly to law firm
- **IRS Audit Assistance** (Begins with the tax return due April 15th of the year you enroll)
- **Trial Defense** (If named defendant/respondent in a covered civil action suit)
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** (Available 90 days after enrollment)
- **25% Preferred Member Discount** (Bankruptcy, criminal charges, DUI, personal injury, etc.)
- **24/7 Emergency Access** For covered situations

## The IDShield Membership Includes:

- **Credit Monitoring** Continuous credit monitoring through TransUnion
- **Online Privacy Management** IDShield provides consultation and guidance on ways participants can protect their privacy and personally identifiable information across the internet and on their smart devices.
- **NEW! Reputation Management & Score** Scans social media accounts for existing content that could be damaging to participants' online reputation. Ranks your online reputation risk by giving you a score based off the content found on your social media accounts.
- **Financial Account Monitoring** Accounts monitored include checking, savings, employer 401k accounts, loans and more.
- **\$1 Million Protection Policy** Coverage for lost wages, legal defense fees, stolen funds and more
- **Unlimited Service Guarantee** Ensures that we won't give up until your identity is restored!
- **Identity Restoration** Performed by Licensed Private Investigators to restore your identity to its pre-theft status.
- **24/7 Emergency Access** In the event of an identity theft emergency

 Put your law firm and identity theft protection in the palm of your hand with the LegalShield & IDShield mobile apps

The prices below are based on Semi-Monthly pay periods

Plan	Family Price Semi-Monthly	Individual Price Semi-Monthly
LegalShield- Legal Plan <small>The legal plan price is the same for an Individual and family</small>	\$10.48	\$10.48
IDShield	\$10.48	\$5.48
Combined	\$19.45	\$15.95

Prepared for: Intercrowd, LLC

For more information, contact your Independent Associate:

Barry Olfern- LegalShield  
(m) 954-655-2446  
barryolfern@legalshieldassociate.com

LegalShield legal plans cover the member; member's spouse; never married dependent children under 26 living at home; dependent children under the age 18 for whom the member is the legal guardian; never married dependent children up to age 26 if a full-time college student; or physically or mentally disabled dependent children. IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see www.idshield.com. All Licensed Private Investigators are licensed in the state of Oklahoma. A \$1 million insurance policy is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. Certain limitations apply. IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. For complete terms, coverage and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Reimbursement Policy ("Policy") is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. This covers certain identity fraud expense reimbursement and legal costs as a result of a covered identity fraud. The amount of coverage is dependent on the type of identity theft plan. See a Policy for complete terms, coverage, conditions and limitations related to family members who are eligible for coverage under the Policy. For a summary description of benefits for the Policy, coverage see https://idshield.cloud/summary-of-benefits. We do not monitor all transactions at all businesses and the monitoring network is limited only to institutions participating in the financial monitoring feature.

# TERMS TO KNOW



SCAN OR CLICK THE QR CODE TO WATCH A [SHORT VIDEO](#) ON THE TERM YOU WOULD LIKE TO KNOW

**ANNUAL ENROLLMENT:** Designated period of time during which an employee may enroll in group health coverage. Also, designated period of time during the year when individuals without group coverage may enroll in health coverage without needing medical underwriting.

**AD&D:** Accidental Death & Dismemberment

**CARRIER:** The insurance company.

**CLAIM:** The request for payment for benefits received in accordance with an insurance policy.

**COPAY:** A co-payment, or copay, is a capped contribution defined in the policy and paid by an insured person each time a medical service is accessed. It must be paid before any policy benefit is payable by an insurance company.

**COINSURANCE:** A payment made by the covered person in addition to the payment made by the health plan on covered charges, shared on a percentage basis. For example, the health plan may pay 80% of the allowable charge, with the covered person responsible for the remaining 20%. The 20% amount is then referred to as the coinsurance amount.

**DEDUCTIBLE:** A deductible is the amount you must pay each year before your carrier begins to pay for services. If you have a PPO plan, there is usually a separate higher deductible for using out of network providers.

**ELIMINATION PERIOD:** This is the time period between injury or illness and the receipt of benefit payments.

**EMBEDDED DEDUCTIBLE:** An embedded deductible is a system that combines individual and family deductibles in a family health insurance policy. When a health plan has embedded deductibles, it just means that a single member of a family doesn't have to meet the full family deductible in order for after-deductible benefits to kick in, each individual only needs to meet the individual deductible in order for after-deductible benefits to kick in.

**EOB (Explanation of Benefits):** EOB stands for Explanation of Benefits. This is a document produced by your medical insurance carrier that explains their response and action (whether it is payment, denial, or pending) to a medical claim processed on your behalf.

**EVIDENCE OF INSURABILITY (EOI):** This is the medical information you must provide that requires review and approval by the insurance company BEFORE coverage becomes effective. This may include medical records and a physical exam.

**HMO:** Health Maintenance Organization, this type of medical plan is Network exclusive. A participant must receive services from in-network providers except in a case of medical emergency.

**IN-NETWORK:** Refers to the use of providers who participate in the health plan's provider network. Many benefit plans encourage members to use participating in-network providers to reduce out-of-pocket expenses.

**MAC:** Maximum allowable charge

**MAIL ORDER PRESCRIPTIONS:** Used for maintenance drugs, members can order and refill their prescriptions via postal mail, Internet, fax, or telephone. Once filled, the prescriptions are mailed directly to the member's home.

**MAINTENANCE DRUGS:** A medication that is anticipated to be taken regularly for several months to treat a chronic condition such as diabetes, high blood pressure and asthma, this also includes birth control.

**NON-EMBEDDED DEDUCTIBLE:** A non-embedded deductible is also referred to as an aggregate deductible. Under an aggregate deductible, the total family deductible must be paid out-of-pocket before after-deductible benefits kick in for the health care services incurred by any family member.

**OUT-OF-NETWORK:** The use of health care providers who have not contracted with the health plan to provide services. HMO members are generally not covered for out-of-network services except in emergency situations. Members enrolled in Preferred Provider Organizations (PPO) and Point-of-Service (POS) coverage can go out-of-network, but will pay higher out-of-pocket costs.

**OUT-OF-POCKET MAXIMUM:** The total amount a covered person must pay before his or her benefits are paid at 100%. Deductible, copayments, and coinsurance may apply towards the maximum out of pocket, depending on the plan.

**PARTICIPATING PROVIDER:** Individual physicians, hospitals and professional health care providers who have a contract to provide services to its members at a discounted rate and to be paid directly for covered services.

**PCP (PRIMARY CARE PHYSICIAN):** A physician selected by the member, who is part of the plan network, who provides routine care and coordinates other specialized care. The PCP should be selected from the network that corresponds to the plan in which you are a member. The physician you choose as your PCP may be a family or general practitioner, internist, gynecologist or pediatrician.

**PPO:** Benefits paid for both in and out of a network of doctors. Member makes choice with knowledge that better benefits are available in network. Plans feature office visit copays, deductibles at a variety of levels and then coinsurance to a maximum out of pocket expense. Usually includes copays for prescription drugs.

**PREVENTIVE CARE:** Care rendered by a physician to promote health and prevent future health problems for a member who does not exhibit any symptoms. Examples are routine physical examinations and immunizations.

**REFERRAL:** A written recommendation by a physician that a member may receive care from a specialty physician or facility.

**SPECIALIST:** A participating physician who provides non-routine care, such as a dermatologist or orthopedist.

**UCR:** Usual, customary, reasonable

# MANDATORY NOTICES

## IMPORTANT NOTICE ABOUT THIS GUIDE AND THE LEGISLATIVE NOTICES INCLUDED

A Plan Sponsor's responsibilities include making sure the health plan complies with ERISA, ACA and other federal and state regulations. Various federal notices are set forth below. Even if employers use third-party service providers to manage the plan, there are still certain functions that may make the employer responsible as a fiduciary. Plan Sponsors are recommended to maintain comprehensive record-keeping documents for up to seven years.

Insurance Office of America does not intend for you to use this guide as a substitute for legal counsel. Should you have any questions or concerns, you should contact your legal counsel for further guidance on all matters pertaining to compliance. Importantly, since this information is intended as a brief overview, please refer to the applicable federal regulations for more specific and detailed information. In addition, please note that States may have additional laws, restrictions and benefits that are more protective of individuals. You should always consult your State's benefits and insurance laws for further guidance.

**If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see pages 23-24 for more details.**

## Important Notice: Medicare Part D Creditable Coverage Disclosure

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with **Intecrowd LLC** and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice. There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. **Intecrowd LLC** has determined that the prescription drug coverage offered by the **OAP Base Plan** and **OAP Choice Plan** is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your group plan coverage as an employee, or dependent or spouse of an active employee **will not be affected**. There is coordination of benefits and the group plan will be your primary coverage and Medicare will be your secondary coverage.

However, if you drop current coverage under the group plan and enroll in a Medicare prescription drug plan, you will not be able to re-enroll for medical and prescription drug coverage until the next annual enrollment period, or upon a qualifying life event for which enrollment is permitted, if earlier (and only if you are eligible for coverage at the time your reenrollment would be effective). In addition, your current coverage pays for medical expenses, in addition to prescription drugs, and if you choose to drop prescription drug coverage, you must also drop your medical coverage as well.

If you (or a dependent/spouse) are covered under the group plan through COBRA and later are covered by Medicare, the medical and prescription drug coverage under the group plan will be cancelled, if permitted by law. Once you cease to be covered under COBRA, you may not reinstate your COBRA coverage under the group plan.

Therefore, before deciding whether to join a Medicare drug plan, you should carefully compare your current coverage, including which drugs are covered, with the coverage and cost of the Medicare drug plans in your area. Please refer to group plan's summary plan description for information about coverage, how the group plan coordinates with Medicare and when coverage terminates under the group plan.

## Important Notice: Medicare Part D Creditable Coverage Disclosure

### When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage under the group plan and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### For More Information About This Notice Or Your Current Prescription Drug Coverage

Contact your Human Resources for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if the group plan coverage changes. You also may request a copy of this notice at any time.

### For More Information About Your Options Under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

**For more information about Medicare prescription drug coverage:**

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy

of the "Medicare & You" handbook for their telephone number) for personalized help

- Call **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call them at **1-800-772-1213 (TTY 1-800-325-0778)**.

For questions about Medicare prescription drug coverage,

**Grace Agency** is here to help.



MEDICARE INSURANCE CONSULTANTS



Educating you about Medicare insurance options and resources to meet your health and wellness goals.



OURS IS A KINDER AND GENTLER APPROACH TO THE WORLD OF MEDICARE INSURANCE



**800-791-4840 | [info@graceagency.org](mailto:info@graceagency.org)**



# Mandatory Notices

## HIPAA Notice of Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents other coverage). However, you must request enrollment within 30 days after your or your dependents other coverage ends.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

If you or your dependents lose eligibility for coverage under Medicaid or the Children's Health Insurance Program (CHIP) or become eligible for a premium assistance subsidy under Medicaid or CHIP, you may be able to enroll yourself and your dependents. You must request enrollment within 60 days of the loss of Medicaid or CHIP coverage or the determination of eligibility for a premium assistance subsidy.

To request special enrollment or obtain more information, please contact Human Resources.

## Health Insurance Portability and Accountability Act (HIPAA) Privacy Rights

The Health Insurance Portability and Accountability Act of 1996 ("HIPAA") requires that we maintain the privacy of protected health information, give notice of our legal duties and privacy practices regarding health information about you and follow the terms of our notice currently in effect.

If not attached to this document, you may request a copy of the current Privacy Practices, explaining how medical information about you may be used and disclosed and how you can get access to this information.

As Required by Law. We will disclose Health Information when required to do so by international, federal, state or local law.

You have the right to inspect and copy, right to an electronic copy of electronic medical records, right to get notice of a breach, right to amend, right to an accounting of disclosures, right to request restrictions, right to request confidential communications, right to a paper copy of this notice and the right to file a complaint if you believe your privacy rights have been violated.

## Model General Notice of COBRA Continuation of Coverage Rights

### INTRODUCTION

You're getting this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA

continuation coverage, which is a temporary extension of coverage under the Plan. This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it. When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

### WHAT IS COBRA CONTINUATION COVERAGE?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage **must pay** for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified

# Mandatory Notices

beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

## WHEN IS COBRA CONTINUATION COVERAGE AVAILABLE?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee;
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. **You must provide this notice to: Human Resources.**

## HOW IS COBRA CONTINUATION COVERAGE PROVIDED?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

### ***Disability extension of 18-month period of COBRA continuation coverage***

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for

a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

### ***Second qualifying event extension of 18-month period of continuation coverage***

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

## ARE THERE OTHER COVERAGE OPTIONS BESIDES COBRA CONTINUATION COVERAGE?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicare, Medicaid, Children's Health Insurance Program (CHIP), or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [www.healthcare.gov](http://www.healthcare.gov).

## CAN I ENROLL IN MEDICARE INSTEAD OF COBRA CONTINUATION COVERAGE AFTER MY GROUP HEALTH PLAN COVERAGE ENDS?

In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period to sign up for Medicare Part A or B, beginning on the earlier of

- The month after your employment ends; or
- The month after group health plan coverage based on current employment ends.

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

# Mandatory Notices

If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer) and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare.

For more information visit <https://www.medicare.gov/medicare-and-you>

## IF YOU HAVE QUESTIONS

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov).

## KEEP YOUR PLAN INFORMED OF ADDRESS CHANGES

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

## PLAN CONTACT INFORMATION

Plan and COBRA continuation coverage can be obtained on request:

**Intecrowd LLC**

**Kerri Perusse 561-715-1329**

**8927 Hypoluxo Road, Suite A 4-330, Lake Worth FL 33467**

<sup>1</sup> <https://www.medicare.gov/sign-up-change-plans/how-do-i-get-parts-a-b/part-a-part-b-sign-up-periods>

## Health Insurance Marketplace Coverage Options and Your Health Coverage

Beginning in 2014, there is a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Each year, the open enrollment period for health insurance coverage through the Marketplace runs from Nov. 1 through Dec. 15 of the previous year. After Dec. 15, you can

get coverage through the Marketplace only if you qualify for a special enrollment period or are applying for Medicaid or the Children's Health Insurance Program (CHIP).

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards.

If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5 percent (as adjusted each year after 2014) of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit. (An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.)

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution—as well as your employee contribution to employer-offered coverage—is often excluded from income for federal and state income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

For more information about your coverage offered by your employer, please check your summary plan description or **contact Human Resources**.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [www.healthcare.gov](http://www.healthcare.gov) for more information, as well as an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

### Women's Health and Cancer Rights Act of 1998

If you are enrolled in a health plan that covers the medical and surgical costs of a mastectomy, the WHCRA states that your plan must also cover the costs of certain reconstructive surgery and other post-mastectomy benefits.

If you have had or are going to have a mastectomy, you

# Mandatory Notices

may be entitled to certain benefits under the Women’s Health and Cancer Rights Act (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, the deductibles and coinsurance of your enrolled plan will apply.

If you would like more information on WHCRA benefits, contact your plan administrator or Human Resources.

## **Newborns’ and Mothers’ Health Protection Act**

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother’s or newborn’s attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## **Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)**

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-

KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

# State Contacts

## ALABAMA – Medicaid

Website: [myalhipp.com](http://myalhipp.com) | Phone: 1-855-692-5447

## ALASKA – Medicaid

### The AK Health Insurance Premium Payment Program

Website: [myakhipp.com](http://myakhipp.com)

Phone: 1-866-251-4861

Email: [CustomerService@MyAKHIPP.com](mailto:CustomerService@MyAKHIPP.com)

### Medicaid Eligibility:

[health.alaska.gov/dpa/Pages/default.aspx](http://health.alaska.gov/dpa/Pages/default.aspx)

## ARKANSAS – Medicaid

Website: [myarhipp.com](http://myarhipp.com)

Phone: 1-855-MyARHIPP (855-692-7447)

## CALIFORNIA – Medicaid

Website: Health Insurance Premium Payment (HIPP) Program - [dhcs.ca.gov/hipp](http://dhcs.ca.gov/hipp)

Phone: 916-445-8322 | Fax: 916-440-5676

Email: [hipp@dhcs.ca.gov](mailto:hipp@dhcs.ca.gov)

## COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)

### Health First Colorado Website:

<https://www.healthfirstcolorado.com/>

### Health First Colorado Member Contact Center:

1-800-221-3943/ State Relay 711

CHP+: <https://www.colorado.gov/pacific/hcpf/child-health-plan-plus>

CHP+ Customer Service: 1-800-359-1991 / State Relay 711

### Health Insurance Buy-In Program (HIBI):

<https://www.colorado.gov/pacific/hcpf/health-insurancebuy-program>

HIBI Customer Service: 1-855-692-6442

## FLORIDA – Medicaid

Website: <https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html>

Phone: 1-877-357-3268

## GEORGIA – Medicaid

Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>

Phone: 678-564-1162 ext 2131, Press 1

GA CHIPRA Website: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>

Phone: (678) 564-1162, Press 2

## INDIANA – Medicaid

### Healthy Indiana Plan for low-income adults 19-64

Website: <http://www.in.gov/fssa/hip/>

Phone: 1-877-438-4479

All other Medicaid - Website: <https://www.in.gov/medicaid/>

Phone 1-800-457-4584

## IOWA – Medicaid and CHIP (Hawki)

Medicaid Website: <https://dhs.iowa.gov/ime/members>

Medicaid Phone: 1-800-338-8366

Hawki Website: <http://dhs.iowa.gov/Hawki>

Hawki Phone: 1-800-257-8563

HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>

HIPP Phone: 1-888-346-9562

## KANSAS – Medicaid

Website: <https://www.kancare.ks.gov/>

Phone: 1-800-792-4884

## KENTUCKY – Medicaid

### Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:

<https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>

Phone: 1-855-459-6328

Email: [KIHIPP.PROGRAM@ky.gov](mailto:KIHIPP.PROGRAM@ky.gov)

KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx>

Phone: 1-877-524-4718

Kentucky Medicaid Website: <https://chfs.ky.gov>

## LOUISIANA – Medicaid

Website: [www.medicaid.la.gov](http://www.medicaid.la.gov) or [www.lhd.la.gov/lahipp](http://www.lhd.la.gov/lahipp)

Phone: 1-888-342-6207 (Medicaid hotline) or

1-855-618-5488 (LaHIPP)

## MAINE – Medicaid

Enrollment Website:

<https://www.maine.gov/dhhs/ofi/applications-forms>

Phone: 1-800-442-6003 TTY: Maine relay 711

Private Health Insurance Premium Webpage:

<https://www.maine.gov/dhhs/ofi/applications-forms>

Phone: 1-800-977-6740 | TTY: Maine relay 711

## MASSACHUSETTS – Medicaid and CHIP

Website: [www.mass.gov/masshealth/pa](http://www.mass.gov/masshealth/pa)

Phone: 1-800-862-4840

TTY: 617-886-8102

## MINNESOTA – Medicaid

Website: <https://mn.gov/dhs/people-we-serve/children-andfamilies/health-care/health-care-programs/programsand-services/other-insurance.jsp>

Phone: 1-800-657-3739

## MISSOURI – Medicaid

Website:

<http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>

Phone: 573-751-2005

## MONTANA – Medicaid

Website:

[dphhs.mt.gov/MontanaHealthcarePrograms/HIPP](http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP)

Phone: 1-800-694-3084

Email: [HSHIPPProgram@mt.gov](mailto:HSHIPPProgram@mt.gov)

## NEBRASKA – Medicaid

Website: <http://www.ACCESSNebraska.ne.gov>

Phone: (855) 632-7633

Lincoln: (402) 473-7000

Omaha: (402) 595-1178

## NEVADA – Medicaid

Medicaid Website: <http://dhcfp.nv.gov>

Medicaid Phone: 1-800-992-0900

## NEW HAMPSHIRE – Medicaid

Website: [www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program](http://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program)

Phone: 603-271-5218

Toll free number for the HIPP program: 1-800-852-3345, ext 5218

# State Contacts

## NEW JERSEY - Medicaid and CHIP

**Medicaid Website:** <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>  
Medicaid Phone: 609-631-2392  
**CHIP Website:** <http://www.njfamilycare.org/index.html>  
CHIP Phone: 1-800-701-0710

## NEW YORK - Medicaid

Website: [https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)  
Phone: 1-800-541-2831

## NORTH CAROLINA - Medicaid

Website: <https://medicaid.ncdhhs.gov/>  
Phone: 919-855-4100

## NORTH DAKOTA - Medicaid

Website: <http://www.nd.gov/dhs/services/medicalserv/medicaid/>  
Phone: 1-844-854-4825

## OKLAHOMA - Medicaid and CHIP

Website: <http://www.insureoklahoma.org>  
Phone: 1-888-365-3742

## OREGON - Medicaid

Website: <http://healthcare.oregon.gov/Pages/index.aspx>  
<http://www.oregonhealthcare.gov/index-es.html>  
Phone: 1-800-699-9075

## PENNSYLVANIA - Medicaid

Website: [www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx](http://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx)  
Phone: 1-800-692-7462

## RHODE ISLAND - Medicaid and CHIP

Website: <http://www.eohhs.ri.gov/>  
Phone: 1-855-697-4347, or 401-462-0311 (Direct Rlte Share Line)

## SOUTH CAROLINA - Medicaid

Website: <https://www.scdhhs.gov>  
Phone: 1-888-549-0820

## SOUTH DAKOTA - Medicaid

Website: <http://dss.sd.gov>  
Phone: 1-888-828-0059

## TEXAS - Medicaid

Website: <http://gethipptexas.com/>  
Phone: 1-800-440-0493

## UTAH - Medicaid and CHIP

**Medicaid Website:** <https://medicaid.utah.gov/>  
**CHIP Website:** <http://health.utah.gov/chip>  
Phone: 1-877-543-7669

## VERMONT - Medicaid

Website: <http://www.greenmountaincare.org/>  
Phone: 1-800-250-8427

## VIRGINIA - Medicaid and CHIP

**Website:** <https://www.coverva.org/en/famis-select>  
<https://www.coverva.org/en/hipp>  
**Medicaid Phone:** 1-800-432-5924  
**CHIP Phone:** 1-800-432-5924

## WASHINGTON - Medicaid

Website: <https://www.hca.wa.gov/>  
Phone: 1-800-562-3022

## WEST VIRGINIA - Medicaid and CHIP

Website: <https://dhhr.wv.gov/bms/>  
<http://mywvhipp.com/>  
Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

## WISCONSIN - Medicaid and CHIP

Website: <https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>  
Phone: 1-800-362-3002

## WYOMING - Medicaid

Website: <https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>  
Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2022, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
**1-866-444-EBSA (3272)**

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
**1-877-267-2323, Menu Option 4, Ext. 61565**

## Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2023)



## CONTACTS



LINE OF COVERAGE	CARRIER	CUSTOMER SERVICE
Medical	Cigna	800-997-1654 <a href="http://Cigna.com">Cigna.com</a>
Flexible Spending Account (FSA)	WEX Health	866-451-3399 <a href="http://WexHealth.com">WexHealth.com</a>
Dental	Principal	800-247-4695 <a href="http://Principal.com">Principal.com</a>
Vision	Eyemed	866-723-0513 <a href="http://EyeMedVisionCare.com">EyeMedVisionCare.com</a>
Employer Paid Basic Life and AD&D	The Hartford	860-547-5000 <a href="http://TheHartford.com">TheHartford.com</a>
Voluntary Life & AD&D	The Hartford	860-547-5000 <a href="http://TheHartford.com">TheHartford.com</a>
Short Term Disability (STD)	The Hartford	860-547-5000 <a href="http://TheHartford.com">TheHartford.com</a>
Long Term Disability (LTD)	The Hartford	860-547-5000 <a href="http://TheHartford.com">TheHartford.com</a>
Voluntary Supplemental Insurance	AFLAC	800-435-3036 <a href="http://AflacGroupInsurance.com">AflacGroupInsurance.com</a>
Pet Insurance	MetLife	1-800-Get-Met8 <a href="http://Metlife.com/getpetquote">Metlife.com/getpetquote</a>
Legal & Identity Theft Insurance	LegalShield	800-654-7757 <a href="http://legalshield.com">legalshield.com</a>

## INSURANCE OFFICE OF AMERICA

For assistance with benefits questions, membership card issues, claims, and billing inquiries please contact one of your IOA service team members per the contact information below:

NAME - TITLE

PHONE

EMAIL

**David LeBrun**  
*Account Manager*

407-998-5305

[David.LeBrun@ioausa.com](mailto:David.LeBrun@ioausa.com)



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# INTECROWD LLC BENEFIT GUIDE

JANUARY 1, 2023 - DECEMBER 31, 2023



INSURANCE OFFICE OF AMERICA