

Major Medical Insurance – Affordable Care Plan 16

Carrier: Allied
Effective: 1/1/2025
Phone: 800-764-0832



Affordable Care Plan - The Affordable Care Plan (ACP) simplifies the way that you receive health care benefits. Covered Expenses are covered at specified levels "without" Preferred Provider Networks that adjust and discount benefit payments. ACP benefits are reimbursed at a flat transparent rate. Specifically, the ACP will reimburse Covered Expenses using the same reimbursement rates as the Federal government under Medicare fee schedules. If a Covered Expense does not have a corresponding Medicare Reimbursement Rate, the ACP reserves the right to process that claim at the Reasonable and/or Usual and Customary benefit level.

Important Note-You may be responsible for any charges for services that are billed to you that are over the rates paid by The Affordable Care Plan using the federal government's Medicare Fee Schedules.

Employee Contributions- Weekly	ACP
Employee Only	\$43.04
Employee + Spouse	\$234.88
Employee + Child(ren)	\$170.94
Family	\$362.78

Network	None
Deductible	\$2,000/ \$4,000
Co Insurance	90%
Out of Pocket Maximum Individual Family	\$6,450 \$12,900
Physician Services Well Adult / Child Care Physician Office Visit- Exam Charge Only Specialist X-Rays / Lab Diagnostics	100% of Medicare Rate 100% of Medicare Rate 90% of Medicare Rate 90% of Medicare Rate
Emergency Room Services	90% of Medicare Rate
Prescription Drug Services	Discount Drug Card Only
Lifetime Maximum	Unlimited

Precertification

Carrier: Allied Care
Phone: 877-724-7187 ext. 1219



Your Plan also includes a Pre-Certification Program. Certain services and procedures may require you and your doctor to contact Allied Care. Failure to do so may result in a penalty to your benefits. Please refer to your Summary Plan Description for the Pre-Certification requirements.

Allied Concierge Service

Carrier: Allied Concierge Service
Phone: 877-724-7187 ext. 1219

The Concierge Team is a dedicated staff of nurses and social workers that are committed to helping you and your family get the care that you need at an affordable price. Your Allied Concierge will assist you in securing appointments with medical professionals whose services are reasonably priced, affordable, and covered under the plan.

Allied Care Solutions – Behavioral Health

Carrier: Allied Care Solutions
Phone: 855-442-3477



At some point in our lives, each of us faces a problem or situation that is difficult to resolve. When these instances arise, Allied Care Solutions will be there to help. The Allied Care Solutions program is a company-sponsored resource that helps you deal with life's challenges and the demands that come with balancing home and work. The program provides confidential services for a wide array of personal and work-related concerns.

Telemedicine

Carrier: Teladoc
Phone: 1-800-TELADOC (835-2362)



TelaDoc is an affordable solution to the challenge of healthcare access. We provide you and your family with round-the-clock access to U.S based licensed physicians for telephone consultations. Regardless of your location, you can connect with a doctor in real-time for treatment or diagnosis of common conditions.

Allied Patient Advocacy

Carrier: Allied Patient Advocacy Team
Phone: 877-724-7187 ext. 1219

The Advocacy Team is dedicated to working with you and your family to help you get the quality care you demand at a price that is both fair and appropriate. If you are ever faced with a charge that is not covered by the Affordable Care Plan, your Allied Advocate will personally assist you in resolving billed amounts over \$750. An Advocate will assist you in negotiating with the provider to resolve this balanced due amount, with the goal of eliminating your patient responsibly.

Allied Member Portal

Carrier: Allied Benefit Systems
Website: www.alliedbenefit.com

Your online member account allows easy access to view your Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC). Through your online account, you can also view your Personal Health Record, which provides you with a complete record of all your health care activity under this plan; get answers to medical questions and information on procedures and conditions via Allied's knowledge database; and receive wellness reminders for tests and annual exams.