



**RedeemersGroup**



**IMPORTANT**

Open Enrollment  
from 2-23 – 2-27 at  
5 pm CST

**Everyone Must Go  
Through the System**

# **Benefits OE & Changes 2024**

A brief overview of the changes in your benefits  
More Info at [www.MyRedeemersGroupBenefits.com](http://www.MyRedeemersGroupBenefits.com)

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PREPARED BY BENEFITHELP FOR REDEEMERS GROUP

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This booklet provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract.

# Where can I get more information about my benefits?

## MyRedeemersGroupBenefits.com



Mobile App Instructions

I can show you how!

Hey! Need help with your benefits?

Benefits and Enrollment Support: 1-901-201-5040, option #2  
Support Email: [Service@BenefitHelp.com](mailto:Service@BenefitHelp.com)

Employee Login

Benefit Guide

Group Meeting

Company Identifier: Redeemers-Group

Have you ever had trouble locating information about your benefits?  
What about trying to remember how to find a participating doctor or dentist?

**Not to worry, with [MyRedeemersGroupBenefits.com](https://MyRedeemersGroupBenefits.com) you are just an internet connection away from...**

- Important Phone Numbers
- Benefit Enrollment & Support
- Provider & Facility Searches
- Benefit Details and Documents
- Plan Summaries and Claim Forms
- Carrier Portal and Information

# HOW TO ENROLL

**RedeemersGroup**  
Employee Benefits

Mobile App Instructions  
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Go to [MyRedeemersGroupBenefits.com](https://MyRedeemersGroupBenefits.com) for all your benefit information!

**New Benefits and/or Changes are effective 3/1/2024**

**Reminder!** Everyone must participate in Open Enrollment even if you are waiving all coverages.

- Update Beneficiary
- Ensure correct information (address – dependents – etc.)
- View current benefit elections
- And more

**If no action is taken, your benefits will NOT automatically roll forward.**

# OVERVIEW OF BENEFITS

**These benefits will be effective 3/1/2024.**

Redeemers Group provides an array of benefits that can help you enjoy increased well-being, deal with an unexpected illness or accident, build and protect your financial security, balance your personal and professional life and meet everyday needs. The table below summarizes the benefits available to full time eligible staff and their dependents. These benefits are described in greater detail at

**[MyRedeemersGroupBenefits.com](https://MyRedeemersGroupBenefits.com)**

## BENEFITS AT-A-GLANCE

Coverage	Carrier
Medical **	Excel Health
Dental **	Guardian
Vision **	Guardian
Accident	Guardian
Critical Illness *	Guardian
Short & Long Term Disability *	Guardian
Employer-Provided and Voluntary Term Life and AD&D *	Guardian
Whole Life	Allstate
401K	Ameritas
EAP	Guardian
HSA/ FSA	Ameriflex

Rate Change

You may fall into a new age bracket see below

\*\* Medical Dental and Vision have had slight rate increases

\* Remember! Your current cost for certain products, such as Voluntary Term Life, Disability, and Critical Illness, may have increased as you've aged into the next age bracket, such as 25-30-35-40-etc. Be sure to check all your coverage and costs during open enrollment.

## Stuff you should know.....

- Any changes made are effective 3/1/24
- Excel Health TPA (administrator) changed
- Be sure to refill all prescriptions and doctor visits by 2/29.
- It's possible ID cards will not be in hand by 3-1.
- You do have coverage; however, processing may be impacted the first few days of March.

### **Reminders**

- We need EVERYONE to go through the system and make selections BEFORE Tuesday 27<sup>th</sup> at 5 pm
- If you need help, go to [www.MyRedeemersGroupBenefits.com](http://www.MyRedeemersGroupBenefits.com)
  - Click to chat
  - Phone
  - E-mail

# OVERVIEW OF RATE CHANGES

<b>Non Management</b>		
Option 1 HDHP Medical Monthly Rates		
Tier	Current	New
Employee	\$194.71	\$216.79
Employee + Spouse	\$479.97	\$494.69
Employee + Child(ren)	\$397.88	\$400.03
Family	\$683.16	\$687.31
Option 1 HDHP Medical Bi-Weekly Rates		
Tier	Current	New
Employee	\$89.86	\$100.06
Employee + Spouse	\$221.52	\$228.32
Employee + Child(ren)	\$183.64	\$184.63
Family	\$315.30	\$317.22

<b>Non Management</b>		
Option 2 PPO Medical Monthly Rates		
Tier	Current	New
Employee	\$209.78	\$229.68
Employee + Spouse	\$520.90	\$526.40
Employee + Child(ren)	\$431.37	\$425.34
Family	\$742.50	\$732.07
Option 2 PPO Medical Bi-Weekly Rates		
Tier	Current	New
Employee	\$96.82	\$106.01
Employee + Spouse	\$240.42	\$242.95
Employee + Child(ren)	\$199.09	\$196.31
Family	\$342.69	\$337.88

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<b>Management</b>		
Option 2 PPO Medical Monthly Rates		
Tier	Current	New
Employee	\$209.78	\$223.24
Employee + Spouse	\$520.90	\$519.95
Employee + Child(ren)	\$431.37	\$418.89
Family	\$742.50	\$725.62
Option 2 PPO Medical Bi-Weekly Rates		
Tier	Current	New
Employee	\$96.82	\$103.03
Employee + Spouse	\$240.42	\$239.98
Employee + Child(ren)	\$199.09	\$193.33
Family	\$342.69	\$334.90



Booklet Developed in Partnership with







# Members

## FIELD GUIDE

Access your **\$0** options by utilizing  
your **Disappearing Deductible**.

**1.833.370.XCEL** (9235)  
[ExcelHealthPlans.com](https://www.ExcelHealthPlans.com)



# Table of Contents.

FIND WHAT YOU'RE LOOKING FOR

## QUICK VIEW

# Your guide at a glance.

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Your \$0 Options

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Virtual Care

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Lab Work

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Diabetes

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How it Works



**1.833.370.XCEL** (9235)  
**ExcelHealthPlans.com**



# Member Support.

## YOUR PLAN ADMINISTRATOR

**Aither Health** processes your claims, sends ID cards, and works with your doctors to confirm benefits and eligibility.

### TAKE CONTROL

## Access your benefits.

1. Find Plan Information
2. Download ID Cards
3. Search Claim Details
4. Get Pre-certifications
5. Find A Provider
6. Check Plan Coverage and Eligibility



**Aither Health** will be your ultimate resource for all things related to coverage and eligibility, pre-certification, and claims.

**1.833.370.XCEL (9235)**  
**[aitherhealth.com/members](https://aitherhealth.com/members)**



# Your \$0 Options.

## ACCESS THROUGH YOUR CARE NAV TEAM

Certain services from providers shown below may be eligible for **Disappearing Deductible**, your \$0 cost-to-you option.

- ✓ Outpatient Surgery
- ✓ Prescriptions
- ✓ Medical Imaging
- ✓ Lab Testing
- ✓ Cancer Treatment
- ✓ Dialysis & Kidney
- ✓ Telehealth Visits
- ✓ Medical Equipment



\$0

Questions about your **\$0 Options**? Contact your virtual health provider, Rezilient, to get assistance with care eligibility, appointments, and prior authorizations to make your experience seamless.

**1.314.900.1615**  
**rezilienthealth.com**



# Your \$0 Options.

GET THE MOST FROM YOUR PROVIDER

## Virtual Care.



Enjoy the peace of mind and flexibility of 24/7 access to your virtual direct primary care team at **Resilient**.

### FIRST TIME?

## Create Your Account.

1. Visit [app.rezilienthealth.com/activate](https://app.rezilienthealth.com/activate) to get started.
2. Enter the member code **Excell** and click the **FIND** button.
3. Follow the rest of the process to create your account.

### RETRUNING?

## Access Your Account.

1. Visit [rezilienthealth.com](https://rezilienthealth.com) and click Login.
2. Use your existing login to access benefits if you have yet to do so.
3. Get same-day and next-day appointments at no cost to you.
4. Additional path to access free care and concierge service.



# Your \$0 Options.

GET THE MOST FROM YOUR VENDORS

## Lab Work.

**QuestSelect™**  
Formerly Lab Card®

1. Members have access to free labs through QuestSelect.
2. Find a Quest location at [QuestSelect.com](https://www.questselect.com) and make an appointment.
3. Show your QuestSelect™ card at your appointment and ask your doctor to send your lab work to Quest.

### Notes:

If your doctor's office doesn't use Quest, ask them to call the QuestSelect™ Lab Line to pick up your test sample. After your appointment, if you learn that your lab test did **not** go to Quest for processing, call the QuestSelect™ Lab Line for help. They'll contact your doctor about getting future tests sent to Quest.

## Diabetes.

 **Diathrive**  
HEALTH™

1. Get diabetes testing supplies, coaching and education all at no cost to you.
2. Visit [Diathrive.com](https://www.diathrive.com) to download the app or manage your plan directly.
3. Login or register if you have yet to do so.



# Network Information.

## GET THE MOST FROM YOUR PLAN

As comprehensive as your **Excel Health Plans** is, it's also important to us that it's easy to use. Below is a closer look of how to take advantage of your network access benefits outside of the \$0 options.

### A CLOSER LOOK

## How it works.

1. With Excel Health Plans, members have access to traditional in network providers that do not fall under the \$0 options.
2. Make sure your provider contacts **Aither Health** (*not your PPO Network*) to check your coverage/eligibility.

Aither Health

**1.833.370.XCEL** (9234)

3. To allow for minimal disruption, members have access to a full nationwide network when choosing to not go down the preferred pathway of \$0 options.

## Cost & Eligibility.

Deductibles, co-insurance, and copays apply to in-network facilities.



# Medical/Rx



## SUMMARY OF COVERAGE

Plan Features	Option 1 HDHP	Option 2 Copay Plan
<b>IN NETWORK</b>	<b>PHCS</b>	<b>PHCS</b>
Deductibles (Indiv / Family)	\$5,000 / \$12,700	\$5,000 / \$12,700
Preventive Care	no charge	no charge
Primary Care Visit	70% after deductible	\$10 copay
Specialist Visit	70% after deductible	\$80 copay
Complex Images	70% after deductible **	70% after deductible *
Xray / Lab	70% after deductible **	70% after deductible *
Outpatient Procedure	70% after deductible	70% after deductible
Inpatient Visit	70% after deductible	70% after deductible
Emergency Room	70% after deductible	70% after deductible
Urgent Care	70% after deductible	\$100 copay
Pharmacy / Rx (30 Day Supply)	70% after deductible	\$1 / \$35 / \$75 / \$200
Out-of-Pocket Max (Indiv / Family)	\$6,000 / \$12,700	\$6,000 / \$12,700

\* May qualify for a **\$0 disappearing deductible program**. For Option 2, qualification is automatic without any deductible having to be met.

\*\* May qualify for a **\$0 disappearing deductible program**. For Option 1, HDHP may qualify after the IRS allowable minimum of \$1,500 employee / \$3,000 family. See subsequent pages.

