



IMPORTANT

Open Enrollment
from 2-23 – 2-27 at
5 pm CST
Everyone Must Go
Through the System

Benefits OE & Changes 2024

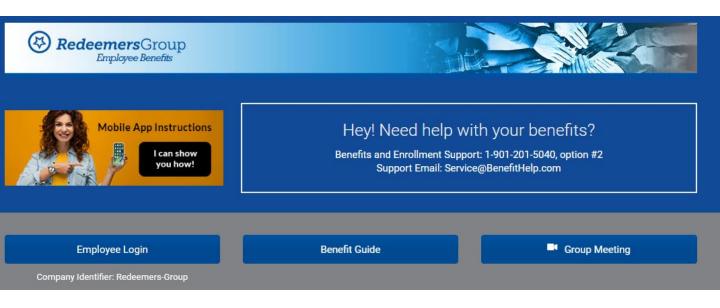
A brief overview of the changes in your benefits More Info at www.MyRedeemersGroupBenefits.com

PREPARED BY BENEFITHELP FOR REDEEMERS GROUP

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Where can I get more information about my benefits?

MyRedeemersGroupBenefits.com

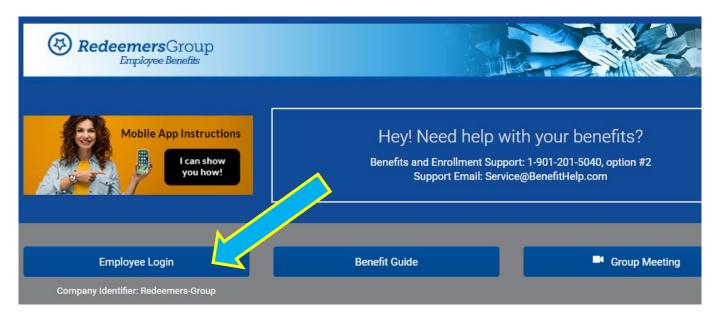


Have you ever had trouble locating information about your benefits? What about trying to remember how to find a participating doctor or dentist?

Not to worry, with MyRedeemersGroupBenefits.com 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



Go to 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

BENEFITS AT-A-GLANCE

		Coverage		Carrier
		Medical **		Excel Health
bracket Emplo	hange	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	

- ** 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 27th at 5 pm
- If you need help, go to <u>www.MyRedeemersGroupBenefits.com</u>
 - Click to chat
 - Phone
 - E-mail

OVERVIEW OF RATE CHANGES

Non Management			
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	

Non Management			
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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Family	\$315.30	\$317.22	

Management			
Option 2 PPO I	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 N	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	









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FIND WHAT YOU'RE LOOKING FOR

QUICK VIEW

Your guide at a glance.

Member Support

Your \$0 Options

Virtual Care

Lab Work

Diabetes

How it Works



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





TAKE CONTROL

Access your benefits.

- Find Plan Information
- 2. Download ID Cards
- Search Claim Details
- Get Pre-certifcations
- Find A Provider
- 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



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



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 Rezilient.

FIRST TIME?

Create Your Account.

- 1. Visit app.rezilienthealth.com/activate to get started.
- Enter the member code Excell and click the FIND button.
- Follow the rest of the process to create your account.

RETRUNING?

Access Your Account.

- 1. Visit rezilienthealth.com and click Login.
- 2. Use your existing login to access benefits if you have yet to do so.
- 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.



- 1. Members have access to free labs through QuestSelect.
- 2. Find a Quest location at QuestSelect.com and make an appointment.
- 5. 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.



- Get diabetes testing supplies, coaching and education all at no cost to you.
- 2. Visit Diathrive.com to download the app or manage your plan directly.
- 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.

- 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.

1.833.370.XCEL (9234)

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

	Option 1	Option 2
Plan Features	HDHP	Copay Plan

IN NETWORK	PHCS	PHCS
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.

