

Reliant Care Health Insurance Plans

There are 6 plans:

Reliant Care Wellness

Reliant Care 1

Reliant Care 2

Reliant Care 3

Reliant Care 4

Reliant Care 5



Reliant Care Wellness

Physician Services ¹ (Utilizes the First Health Network) ²	Details		
Wells are France	4.50.07	Co-pay	Maximum/Visit
Wellness Exam	1 Visit/ yr	\$25	\$150
Telemedicine	Details		
Kindly, Human	\$0 Consult Fee No Maximum		No Maximum
BestChoice RX Participating Pharmacies Only	Discount Prescriptions Only		scriptions Only







Plan Administrator

- (1) All sickness benefits are subject to a 30-day waiting period before benefits are payable under the plan.
- (2) Outpatient physician services and wellness benefits are subject to in-network providers only.

This Plan does not cover services unless listed in the Schedule of Benefits, so please review that list carefully.

This group health plan is limited to covering preventive and wellness services as required by the Patient Protection and Affordable Care Act as well as other benefits noted in the Summary Plan Description, which describes the benefits covered by the Plan and how these benefits are covered, including information on copays, deductibles, and limitations.



Physician Services ¹ (Utilizes the First Health Network) ²	Details			
Duine and Come Office Minit	2 vicite/vr	Co-pay	Maximum/ Visit	
Primary Care Office Visit	3 visits/ yr	\$25	\$150	
Specialist or Urgent Care Office Visit	1 vici+ / vic	Co-pay	Maximum/ Visit	
	1 visit / yr	\$50		\$300
In-Patient Hospitalization Benefit	\$1,000 / Day	\$5,000 / Year Maximum 12/12 mo F		12/12 mo Pre-Ex ³
Telemedicine	Details			
Kindly Human	\$0 Consult Fee No Maximum		Mavimum	
RECURO			VIOXIIII	
BestChoice RX Participating Pharmacies Only	Discount Prescriptions Only			

Advocacy	Details
MyHealthcare N I N J A	Hospital Bill Reducer







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Physician Services ¹ (Utilizes the First Health Network) ²	Details			
Duimon: Coro Office Visit	A vicito/vm	Co-pay	Maximum/ Visit	
Primary Care Office Visit	4 visits/ yr	\$25		\$150
Specialist or Urgent Care Office Visit	2 visits/ yr	2 visits/ vr		aximum/ Visit
apara sa garanta a g	, ,	\$50		\$300
In-Patient Hospitalization Benefit	\$1,000 / Day	\$10,000 / Year	· Maximum	12/12 mo Pre-Ex ³
Telemedicine	Details			
Kindly, Human RECURO	\$0 Consult Fee No Maximum		o Maximum	
BestChoice RX Participating Pharmacies Only	Details			
Preventative & Acute Prescriptions –	(Subject to Formu	lary – Not subje	ect to a mor	nthly maximum)
Pharmacy Retail – up to a 30-day supply (Acute & Preventive Generic)	Member Pays		Generic - \$0 Copay	
Pharmacy Retail up to a 30-day supply or Mail-Order up to a 90-day Supply (200 Generic Maintenance Drugs)	Member Pays		Preferred	Generic - \$5 Copay

Rx Plan includes discounts when the prescription is on the formulary. Specialty drugs are not covered but the RX provider offers a Prescription Assistance Program. Member must qualify for PAP according to income guidelines. Mail order is optional for generic and brand drugs.

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Timary care office visit	+ visits / yi	\$25	\$150	
Specialist or Urgent Care Office Visit	4 visits / yr	Co-pay	Maximum/ Visit	
	· visits / y·	\$50	\$300	
In-Patient Hospitalization Benefit	\$1,000 / Day	\$15,000 / Yes	ar Maximum	12/12 mo Pre-Ex ³
Telemedicine		De	tails	
Kindly, Human	\$0 Consult Fee		No Maximum	
RECURO				
BestChoice RX	Details			
Participating Pharmacies Only				
Preventative & Acute Prescriptions	– (Subject to Form	ulary – Not sub	ject to a mont	hly maximum)
Pharmacy Retail – up to a 30-day supply (Acute & Preventive Generic)	Member	Member Pays		ic - \$0 Copay
Pharmacy Retail up to a 30-day supply or Mail-Order up to a 90-day Supply (200 Generic Maintenance Drugs)	Member Pays		Preferred G	Generic - \$5 Copay
Non-Preferred Generic	Member Pays			ay \$5 & \$10 Copay -day \$5 & \$20 Copay
Brand (Prior Authorization Required)	Member Pays			l 30-day \$40 der 90-day \$80

Prescription Terms and Conditions

**Non-Preventive Maintenance Prescriptions - (All available generic and brand drugs. Specialty drugs are not covered). For all non-preventive generic & brand name drugs there is \$150 benefit limit per person per month. RX Plan includes discounts when the monthly benefit limit of \$150 per person is exceeded. Specialty drugs are not covered but the RX provider offers a Prescription Assistance Program - Member must qualify for PAP according to income guidelines. Mail order is optional for generic and brand drugs.

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vveiilless Ladiii	I VISIC/ YI	\$25	\$150		
Primary Care Office Visit	4 visits/ yr	Co-pay		Maximum/ Visit	
Trimary care office visit	1 113169/ 11	\$50		\$150	
Specialist or Urgent Care Office Visit	4 visits / yr	Co-pay		mum/ Visit	
openanot or organic care of most risit		\$75		\$300	
In-Patient Hospitalization Benefit	\$1,000 / Day	\$10,000 / Yea	r Maximum	12/12 mo Pre-Ex ³	
In/Outpatient Surgery	\$1,000/ Year	\$2,000 / Year	Maximum	12/12 mo Pre-Ex ³	
Emergency Room (if admitted)	\$1	L,000/Per Incident		12/12 mo Pre-Ex ³	
Ambulance Benefit (if admitted)	\$500/Per Incident			12/12 mo Pre-Ex ³	
Telemedicine	Details				
Kindly Human RECURO	\$0 Consult Fee		No Maximum		
BestChoice RX Participating Pharmacies Only	Details				
Preventative & Acute Prescription	s – (Subject to Form	ulary – Not subject	to a monthly ma	aximum)	
Pharmacy Retail – up to a 30-day supply (Acute & Preventive Generic)	Member Pays		Generi	c - \$0 Copay	
Pharmacy Retail up to a 30-day supply					
or Mailorder up to a 90-day Supply	Member Pays		Preferred G	eneric - \$5 Copay	
(200 Generic Maintenance Drugs)					
Non-Preferred Generic	Member Pays		Mail Order 90-	y \$5 & \$10 Copay day \$5 & \$20 Copay	
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Weililess Exam	I VISIL / YI	\$25		\$150
Primary Care Office Visit	5 visits/ yr	Co-pay		mum/ Visit
Trimary care office visit	3 VISICS/ VI	\$50		\$150
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	, ,	\$75		\$300
In-Patient Hospitalization Benefit	\$1,500 / Day	\$15,000 / Yea	r Maximum	12/12 mo Pre-Ex ³
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Preventive Health Services - Covered Benefits¹

Benefits are automatically subject to 29 CFR § 2590.715 -2713(a). Amendments to this section through legislative act or regulation are automatically incorporated into this document by reference. Preventive Services covered in this section are explained in more detail through the following official resources:

- Medical services with a rating of "A" or "B" from the current recommendations of the United States Preventive Services Task Force. See https://www.uspreventiveservicestaskforce.org
- Preventive care and screenings for infants, children, and adolescents provided for in the comprehensive guidelines supported by the Health Resources and Services Administration. Guidelines can be found in https://www.hrsa.gov
- Immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention for certain individuals only. See https://www.cdc.gov/vaccines/acip

Benefit	Interval	Requirements
Abdominal Aortic Aneurysm Screening	1per lifetime	By ultrasonography in men ages 65-75 years who have ever smoked
Adult Annual Standard Physical	1per plan year	Adults, one (1) physical preventive exam per plan year.
Alcohol Misuse: Unhealthy Alcohol Use Screening and Counseling	1per plan year	Screenings for unhealthy alcohol use in adults 18 years or older, including pregnant women, and providing persons engaged in risky or hazardous drinking with brief behavioral counseling interventions to reduce unhealthy alcohol use.
Aspirin: Preventive Medication	As prescribed	Adults age 50 to 59 with high risk of cardiovascular diseases and for the primary prevention of cardiovascular disease and colorectal cancer. Low-dose aspirin (81 mg/d) as preventive medication for women after 12 weeks of gestation who are at high risk for preeclampsia.
Bacteriuria Screening	1per plan year	Screening for asymptomatic bacteriuria with urine culture in pregnant women at 12 to 16 weeks' gestation or at the first prenatal visit, if later.
BRCA Risk Assessment and Genetic Counseling/Testing	1per plan year	Screening to women who have family members with breast, ovarian, tubal, or peritoneal cancer with one of several screening tools designed to identify a family history that may be associated with an increased risk for potentially harmful mutations in breast cancer susceptibility genes (BRCA 1or BRCA2). Women with positive screening results should receive genetic counseling and, if indicated after counseling, BRCA testing.
Breast Cancer Preventive Medications	As prescribed	Risk-reducing medications, such as tamoxifen, raloxifene, or aromatase inhibitors for women who are at increased risk for breast cancer and at low risk for adverse medication effects.
Breast Cancer Screening	1time every 2 plan years	Screening mammography for women age 50 years and older. Coverage limited to 2D mammograms only.
¹None of the Preventive Health Services are	covered if they are provided at a hospita	



Preventative Health Services		
Benefit	Interval	Requirements
Breastfeeding Support, Supplies and Counseling	In Conjunction with each birth	Interventions during pregnancy and after birth to support breastfeeding. Costs for renting breastfeeding equipment will be covered in conjunction with each birth.
Cervical Cancer Screening: with Cytology (Pap Smear)	1time every 3 plan years	Women age 21 to 65 years with cervical cytology alone.
Cervical Cancer Screening: with Combination of Cytology and Human Papilloma Virus (HPV) testing	1time every 5 plan years	Women age 30 to 65 years with high-risk papillomavirus (hrHPV) testing alone, or every 5 years with hrHPV testing in combination with cytology.
Chlamydia Screening	1per plan year	Sexually active women age 24 and younger and in older women who are at increased risk infection.
Colorectal Cancer Screening benefit subject to at home test kit for initial screening. If positive, the plan will provide benefits for a colonoscopy.	1 time every 5 plan years	Starting in adults at age 50 years and continuing until age 75 years.
Contraceptive Methods and Counseling	As prescribed	Food and Drug Administration (FDA) approved contraceptive methods, sterilization procedures, and patient education and counseling for all women with reproductive capacity, not including abortifacient drugs.
Dental Caries Prevention: Infants and Children Up to Age 5	1per plan year	Application of fluoride varnish to the prima-ry teeth of all infants and children starting at the age of primary tooth eruption and prescription of oral fluoride supplementation starting at age 6 months for children whose water supply is fluoride deficient.
		Screening for major depressive disorder (MDD) in adolescents aged 12 to 18 years. Screening should be implemented with adequate systems in place to ensure accurate diagnosis, effective treatment, and appropriate follow-up. Screening for depression in the general
Depression Screening	1per plan year	adult population, including pregnant and postpartum women. Screening should be implemented with adequate systems in place to ensure accurate diagnosis, effective treatment, and appropriate follow-up. Pregnant and postpartum persons at increased risk of perinatal depression should be refer to counseling interventions.
Diabetes Screening	1per plan year	Screening for abnormal blood glucose as part of cardiovascular risk assessment in adults aged 40 to 70 years who are overweight or obese. Clinicians should offer or refer patients with abnormal blood glucose to intensive behavioral counseling interventions to promote a healthful diet and physical activity
Fall Prevention: Older Adults	1per plan year	Exercise interventions for community- dwell-ing adults age 65 years and older who are at increased risk for falls.
Folic Acid Supplementation	As prescribed	Daily supplement containing 0.4 to 0.8 mg (400 to 800µg) of folic acid for all women planning or capable of pregnancy.
Gestational Diabetes Mellitus Screening	1per plan year	Asymptomatic pregnant women after 24 weeks of gestation.



Preventative Health Services		
Benefit	Interval	Requirements
Gonorrhea Prophylactic Medication	As prescribed	Prophylactic ocular topical medication for all newborns for the prevention of gonococcal ophthalmia neonatorum.
Gonorrhea Screening	1per plan year	Sexually active women age 24 years or younger and in older women who are at increased risk for infection.
Healthy Diet and Physical Activity Counseling to Prevent Cardiovascular Disease	1per plan year	Adults who are overweight or obese and have additional cardiovascular disease (CVD) risk factors to intensive behavior-al counseling interventions to promote a healthful diet and physical activity for CVD prevention.
Hemoglobinopathies Screening	1per plan year	Screening for sickle cell disease in newborns.
Hepatitis B Screening	1per plan year	Non-pregnant adolescents and adults at high risk for infection. Pregnant women at their first prenatal
		visit.
Hepatitis C Virus (HCV) Infection Screening	1per plan year	Persons at high risk for infection and Adults born between 1945 and 1965.
High Blood Pressure Screening	1per plan year	Screening for high blood pressure in adults aged 18 or older.
HIV Preexposure Prophylaxis for the Prevention of HIV Infection	As prescribed	Persons who are at high risk of HIV acquisition.
HIV Screening	1per plan year	Adolescents and adults aged 15 to 65 years. Younger adolescents and older adults who are at increased risk should also be screened. Pregnant women including those who present in labor, who are untested and whose HIV status is unknown.
Hypothyroidism Screening	1per plan year	Screening for congenital hypothyroidism in newborns.
Intimate Partner Violence Screening	1per plan year	Screening for intimate partner violence, in women of reproductive age and provide or refer women who screen positive to ongoing supporting services.
Lung Cancer Screening	1per plan year	With low-dose computed tomography in adults aged 55 to 80 years who have a 30 pack-year smoking history and currently smoke or have quit within the past 15 years. Screening should be discontinued once a person has not smoked for 15 years or develops a health problem that substantially limits life expectancy or the ability or willingness to have curative lung surgery
Obesity screening and Counseling	1per plan year	To children and adolescents 6 years and older and offer or refer them to comprehensive, intensive behavioral interventions to promote improvements in weight status Screening all adults . Clinicians should offer or refer patients with a body mass index of 30 kg/m2 or higher to intensive, multicomponent behavioral interventions.
Osteoporosis Screening	1 per plan year	In women aged 65 and older and in younger postmenopausal women at increased risk of osteoporosis.
Phenylketonuria Screening	1 per plan year	Screening for phenylketonuria in newborns.



	Preventative Health Services	
Benefit	Interval	Requirements
Preeclampsia Screening	1per plan year	Pregnant women with blood pressure measurements throughout pregnancy.
Rh Incompatibility Screening: First Pregnancy Visit	1per plan year	Rh (D) blood typing and antibody testing for all pregnant women during their first visit for pregnancy - related care.
RH Incompatibility Screening: 24–28 Weeks' Gestation	1per plan year	Repeated Rh (D) antibody testing for all un-sensitized Rh (D)-negative women at 24 to 28 weeks' gestation, unless the biological father is known to be Rh (D) – negative.
Sexually Transmitted Infections Counseling	1per plan year	Intensive behavioral counseling for all sexually active adolescents and for adults who are at increased risk for sexually transmitted infections.
Skin Cancer Behavioral Counseling	1per plan year	Counseling young adults, adolescents, children, and parents of young children about minimizing their exposure to ultraviolet radiation for persons aged 6 months to 24 years with fair skin types to reduce their risk for skin cancer.
Statin Preventive Medication	As prescribed	Adults without a history of cardiovascular disease (CVD) (i.e., symptomatic coronary artery disease or ischemic stroke) use a low-to moderate-dose statin for the prevention of CVD events and mortality when all of the following criteria are met: 1) they are aged 40 to 75 years; 2) they have 1or more CVD risk factors (i.e., dyslipidemia, diabetes, hypertension, or smok-ing); and 3) they have a calculated 10-year risk of a cardiovascular event of 10% or greater. Iden-tification of dyslipidemia and calculation of 10-year CVD event risk requires universal lipids screening in adults ages 40 to 75 years
Syphilis Screening	1per plan year	Non-pregnant persons who are at increased risk for infection. All pregnant women.
Tobacco Use Counseling and Interventions	2 per plan year	Provide behavioral interventions for cessation to all adults who use tobacco, advise them to stop using tobacco, and provide behavioral interventions, U.S. Food and Drug Adminis-tration (FDA) approved pharmacotherapy for cessation to adults who use tobacco is covered. Provide behavioral interventions for cessation to pregnant women who use tobacco. Interventions, including education or brief counseling, to prevent initiation of tobacco use in school-aged children and adolescents.
Tuberculosis Screening	1per plan year	Screening for latent tuberculosis infection in populations at risk.
Vision Screening	1time every 2 plan years	All children aged 3 to 5 years to detect amblyopia or its risk factors.
Well-Woman Visits	1per plan year	Women under 65 to obtain the recommended preventive services that are age and develop-mentally appropriate, including preconception care and many services necessary for prenatal care.
Well-Child Visits	1per plan year	Children to obtain the recommended preven-tive services that are age and developmentally appropriate. (Covers 1visit except as more frequently recommended for children under the age of 3 years.)



Immunizations

IMMUNIZATIONS - recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention for routine use in children, adolescents, or adults*

Birth Through Six Years Old

Abbreviations	Vaccines	Age Requirements and Limitations
НерВ	Hepatatis B	Ages 4 weeks- 2 months
		Ages 6 months -18 months
DТар	Diphtheria, tetanus, and acellular pertus	Ages 15 months- 18 months
Hib	Haemophilus influenzae type b	Ages 12 months- 15 months
PCV13	Pneumococcal 13-valent conjugate	Ages 12 months- 15 months
IPV	Inactivated poliovirus	Ages 6 months-18 months
Flu	Influenza (yearly)	Ages 6 months- 6 years
MMR	Measles, mumps, and rubella	Ages 12 months- 15 months
VAR	Varicella	Ages 12 months- 15 months
НерА	Hepatitis A	Ages 12 months- 23 months (1st dose)
		Six months after the last dose (2 nd dose)
RV	Rotavirus	Ages 2 months- 6 months (If recommended)

Children From Seven Through Eighteen Years Old

Abbreviations	Vaccines	Age Requirements and Limitations
Flu	Influenza (yearly)	Ages 7 - 18 years
Tdap	Tetanus, diphtheria, and acellular pertussis	Ages 11-12 years
HPV	Human papillomavirus	Ages 11- 12 years (2 shots series) Note: A 3-shot series of HPV vaccine is needed for those with weakened immune systems and those who start the series at 15 years or older
MenACWY	Meningococcal serogroups A,C,W,Y	Ages 11- 12 years
MenACWY	Meningococcal A,C,W,Y Booster	Age 16 (recommended)



Immunizations

Adults Nineteen Years or Older

Abbreviations	Vaccines	Age Requirements and Limitations
IIV	Influenza inactivated	
RIV	Influenza recombinant	Ages 19ε65 years (1dose annually)
LAIV	Influenza live attenuated	Ages 19 - 49 years (1 dose annually)
Tdap	Tetanus, diphtheria, and acellular pertussis	Ages 19 ε 65 years (1 dose Tdap, then TD booster every 10 years)
MMR	Measles, mumps, and rubella	Ages 19 - 60 years - 1 or 2 doses depending on indication (if born in 1957 or later)
VAR	Varicella	Ages 19-37 years - 2 doses (if born in 1980 or later)
RZV	Zoster recombinant	Ages 50 ε 65 years - 2 doses
ZVL	Zoster live	Ages 60 ε 65 years - 1dose
HPV-Female	Human papillomavirus	Ages 19 - 26 years - 2 or 3 doses depending on age at initial vaccination
HPV-Male	Human papillomavirus	Ages 19 - 21 years - 2 or 3 doses depending on age at initial vaccination
PCV13	Pneumococcal 13-valent conjugate	Ages ε65 years
PPSV23	Pneumococcal 23-valent polysaccharide	Ages ε65 years

^{*} Immunization illustrations listed herein are based upon CDC recommendations contained in the following schedules: (i) Recommended Child and Adolescent Immunization Schedule (available at: https://www.cdc.gov/vaccines/schedules/hcp/imz/child-adolescent.html), and (ii) Recommended Adult Immunization Schedule (available at: https://www.cdc.gov/vaccines/schedules/hcp/imz/adult.html). Additional immunization scenarios not included in the aforementioned illustrations (such as catch-up immunization recommendations for certain high-risk groups, and immunization recommendations subject to individual clinical decision-making) may also be covered under this Plan pursuant to CDC recommendation. Information concerning these additional covered immunization scenarios (including vaccine type, age requirements, and frequency) is available online under the CDC schedule links listed above. Paper copies of these CDC schedules can also be obtained free of charge by written request to the Plan Administrator.

Exclusions

The following exclusions apply to the benefits offered under this Plan:

- 1 Office visits, physical examinations, immunizations, and tests when required solely for the following:
- a. Sports,b. Camp,e. Insurance,f. Marriage,
- c. Employment, g. Legal proceedings

d. Travel,

- 2. Routine foot care for treatment of the following:
- a. Flat feet,
 b. Corns,
 c. Bunions,
 d. Calluses,
 e. Toenails,
 f. Fallen arches,
 g. Weak feet,
 h. Chronic foot strain
- 3. Dental procedures
- 4. Any other medical service, treatment, or procedure not covered under this Plan
- 5. Any other expense, bill, charge, or monetary obligation not covered under this Plan, including but not limited to
- all non-medical service expenses, bills, charges, and monetary obligations. Unless the medical service is explicitly provided by this Appendix A or otherwise explicitly provided in this Plan Document, this Plan does not cover the medical service or any related expense, bill, charge, or monetary obligation to the medical service.
- 6. Claims unrelated to treatment of medical care or treatment
- 7. Cosmetic surgery unless authorized as medically necessary. Such authorization is based on the following causes for cosmetic surgery: accidental injury, correction of congenital deformity within six (6) years of birth, or as a treatment of a diseased condition.
- 8. Any treatment with respect to treatment of teeth or periodontium, any treatment of periodontal or periapical disease involving teeth surrounding tissue, or structure. Exceptions to this exclusion include only malignant tumors or benefits specifically noted in the schedule of benefits to the Plan Document
- 9. Any claim related to an injury arising out of or in the course of any employment for wage or profit
- 10. Claims which would otherwise be covered by a Worker's Compensation policy for which a participant is entitled to benefit