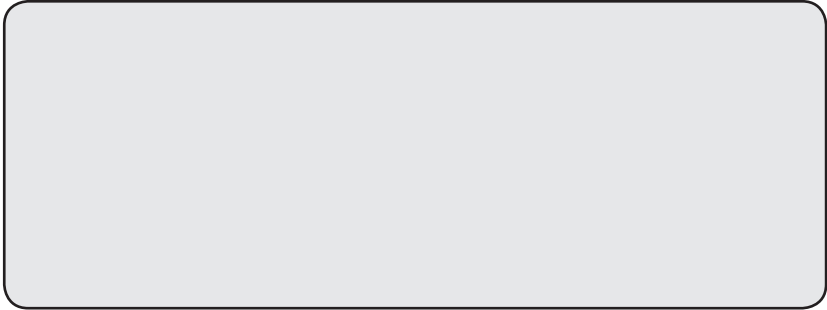


* H W W L Q J 6 W D U W H G F o



ST. LUKE'S HEALTHY U

W HOF RPH WR 6W /XNH V +HDOWK\ 8) S QSDOW WLRQ KHD
e GXF)WH P) QZHU V \RX)QG \RXU •• Å \ WR DFKLHYH RSW
JRRG KHDOWK GHSHQGV ð•P € \ RQ WKH `° Å HV ZH PDNI
+HDOWK ð 80p Å WR



COMPLETE PHDQV KDYLQJ D EORRG SUHVXUH %0, ZDLVW FLUFXPIHUHQFH
\$ F ODE UHVXOW DQG WREDDFR VFUHHQLQJ LI QHFHVVDU\ VXEPLWWHG E

Covered Services

MEDICAL PLAN CHOICES

'HFLGLQJ ZKLFK SODQ LV ULJKW IRU \RX LV D YHU\ SHUVRQDO
FKRLFH ,I \RX GRQ¶W DQWLFLSDWH XVLQJ D ORW RI PHGLFDO
VHUULFHV QH[W \HDU \RX PD\ ZDQW WR FRQVLGHU WKH
SODQ ZLWK D KLJKHU GHGXFWEOH 2U PD\EH \RX GRQ¶W
SODQ RQ QHHGLQJ PHGLFDO VHUULFHV QH[W \HDU EXW \RX
GRQ¶W IHHO FRPIRUWDEOH ZLWK WKH ILQDQFLDO ULVN RI D KLJK
GHGXFWEOH RU KLJKHU RXW RI SRFNHW PD[LPP MXVW LQ
FDVH WKH XQH[SHFWRHG SODQ WYDOXDWH
\RXU SODQ GHFLVLRQV \RX PD\ ZLVK WR DFFHVV WKH 3ODQ
6HOHFWRU 7RRO RQ ,QVLGH 6W /XNH V E\ JRLQJ WR +XPDQ
5HVRXUFHV VHp°€0 W•đ0\POVH[SFHO VHp°WR +XPPH0WKH,QQ
P` @đ0V6H0LFQVLE`€P`R W \@HOS 0

‡ 7KH VDPH LV WUXH IRU WKH RXW RI SRFNHW PD[LXP
6RPHRQH ZLWK ³HPSOR\HH RQO\` FRYHUDJH LV
UHVSRQVLEOH IRU SD\LQJ RXW RI SRFNHW H[SHQVHV
XS WR EHIRUH WKH SODQ ZLOO SD\ IRU
LQ QHWZRUN FRYYH\deductible and

coinsurance for medical and pharmacy apply to
the out-of-pocket maximum

WKH +HDOWK6DYH 3ODQ ZLOO EHJLQ SD\LQJ EHQHILWV DQG

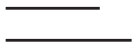
2015/2016 Prescription Plan Summary

HealthSave Prescription Plan Summary - Effective April 1, 2015

Benefits					Incentive Dental		Dental Plus	
Provider Network					PPO	Premier	PPO	Premier
Maximum Benefit (per individual)								
30DQ <H DU 0D[LPXP								
2UWKRGQRWLF /LIHWLPH 0D[LPX1R FRYHUDJH								
Plan Year Deductible								
6LQJOH					1R GHGXFWE OH			
					1R GHGXFWE OH			
							1R GHGXFWE OH	

ONLINE ENROLLMENT QUICK START GUIDE

:LWK WKH FRQYHQLHQFH RI RQOLQH HQUROOPHQW \RX KDYH WKH DELOLY



MID YEAR CHANGES - \$)7(5 <285 ,1,7,\$/ +(\$/7+ ,1685\$1&(

(/(&7,21 :+(1 &\$1 <28 &+\$1*(<285 %(1()),7 (/(&7,216"

*HQHUUOO\ WKH EHQHILW HOHFWLRQV \RX PDNH FDQQRW EH FKDQJHG XC

\RX KDYH D TXDOLILHG ³FKDQJH LQ VWDWXV' 'RFXPHQWDWLRQ LV UHTXL

' , ' < 28 . 1 2 : "

'LYRUFH , I DQ HPSOR\HH ZKRVH VSRXVH LV
FRYHUHG RQ 6W /XNH¶V (PSOR\HH +HDOWK &DUH
3ODQ EHFRPHV GLYRUFHG GXULQJ D PUH

—

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'HSHQGHQW FKLOG OLIH FRYHUDJH LV DOVR RIIHUHG LQ
DPRXQWV RI RU \$Q HPSOR\HH PD\ DGG
WKHLU QHZERUQ V DGRSWHG FKLOG UHQ ZLWKLQ GD\V RI
ELUWK RU SODFHPHQW IRU DGRSWLRQ

&KLOGUHQ PD\ UHPDLQ RQ WKH SODQ XS WR \HUV RI
DJH 2YHU DJH FKLOGUHQ ZLOO EH GURSSHG IURP \RXU SODQ
DW WKH HQG RI WKH PRQWK LQ ZKLFK WKH\ WXUQ \HUV
ROG ,I ERWK \RX D @ 0

Tuition Reimbursement and Certification

Assistance

7XLWLRQ UHLPEXUVHPPHQW DQG FHUWLILFDWLRQ DVVLVWDQFH DUH
DYDLODEOH WR HPSOR\HHV ZKR DUH ORRNLQJ IRU D FDUHHU
ZLWKLQ WKH 6\VWHP

7KH 7XLWLRQ 5HLPEXUVHPPHQW 3URJUDP LV GHVLJQHG WR
EHQHILW QRW RQO\ WKH GHJUHH VHHNLQJ HPSOR\HH EXW DOVR

YOUR FLEXIBLE SPENDING
ACCOUNTS

)OH[LEOH 6SHQGLQJ \$FFRXQWV RU)6\$V DOORZ \RX WR
SD\ IRU KHDOWK FDUH RU GHSHQGHQW FDUH H[SHQVHV
XVLQJ SUH WD[GROODUV ,I \RX FKRRVH WR SDUWLFLSDWH LQ

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,Q WKH +HDOWK &DUH RU /LPLWHG 3XUSRVH)6\$ LI \RX

\$FXSXQFWXUH

PAY IN LIEU OF BENEFITS (PILB)

Enrollment in PILB

(PSOR\HHV DUH RQO\ HOLJLEOH WR HOHFW RU UHYRNH 3,/%
ZLWKLQ GD\V RI WKHLU KLUH RU WUDQVIHU WR D EHQHILWV
HOLJLEOH VWDWXV GDWH GXULQJ WKH GHVLJQDWHG DQQXDO
HQUROOPHQW SHULRG RU ZLWKLQ GD\V RI D TXDOLI\LQJ
FKDQJH LQ VWDWXV

7KH SD\ LQ OLHX RI ~~EHQHILW~~ EHQHILW SODQ LV DQ
EHQHILW HOHFWLRQ GHVLJQHG WR DOORZ EHQHILWV HOLJLEOH

HQUROOT's €4's

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VOLUNTARY BENEFITS

7R SURYLGH DGGLWLRQDO EHQHILWV WR \RX ZH RIIHU
YROXQWDU\ VXSSOHPHQWDO LQVXUDQFH SODQV

\$V D FRQYHQLHQFH WR HPSOR\HHV ZKR ZDQW WR
SDUWLFLSDWH LQ DQ\ RI WKH 9ROXQWDU\ %HQHILWV 6W /XNH¶V
KDV DJUHHG WR WDNH SD\UROO GHGXFWLRQV IURP HPSOR\HHV
DQG UHPLW WKHP WR WKH HOHFWHG YHQGRU V 3OHDVH
DSSUHFLDWH WKDW WKH SURJUDP SURYLGHV SURGXFWV RIIHUHG
E\ \$)/\$& 0HW/LIH DQG RWKHU YHQGRUV DQG LV QRW
DQ HPSOR\HH EHQHILW SODQ VSRQVRUH E\ 6W /XNH¶V
\$FFRUGLQJO\ 6W /XNH¶V KDV QR UHVSRQVLELOLW\ IRU WKH
DGPLQLVWUDWLRQ RI WKH SURJUDP RU IRU DQ\ EHQHILWV
SD\DEOH WKHUH XQGHU 6W /XNH¶V GRHV QRW JXDUDQWHH
WKDW WKH YHQGRUV RIIHU WKH ORZHVW RQV@WUDg¥p WK-SUp°0PW@SD Sup

Convenient Payment Options

<RX FDQ FKRRVH WR KDYH \RXU SUHPLXPV DXWRPDWLFDOO\

Long Term Care Insurance

MasterCare Solutions (800) 275-4582 x8814

Why Buy a TRANSAMERICA Long Term Care
(LTC) insurance policy:

/RQJ 7HUP &DUH FDQ KDSSHQ WR DQ\RQH DW DQ\ WLPH

‡ 1HFHVVDU\ 1HDUO\ RI \$PHULFDQV QHHG /7&
VHUYLEFHV GXUEQJ WKHLU OLYHV

‡ ([SHQVLYH 1DWLRQZLGH DYHUDJH FRVWV IRU
‡

FRQWULEXWLRQV DQG RU HPSOR\HH EHIRUH WD[DQG
DIWHU WD[FRQWULEXWLRQV

)XQGLQJ 0HGLXP DQG \$GPLQLVWUDWLRQ
0HGLFDO DQG 3UHVFULSWLRQ 3ODQV 6HOI IXQGHHG
PHGLFDO DQG SUHVFULSWLRQ 0DQPH SPÜW

Ž € 0 x W § Gii (•p p´P € g`W E x) •H G A3Bš~P L X

IMPORTANT LEGAL NOTICES

Summary of Material Modification

7KLV GRFXPHQW FRQVWLWXWHV D 6XPPDU\ RI 0DWHULDO

SUHPLXPV IRU DQ HPSOR\HU VSRQVRUHG SODQ 2QFH LW LV
GHHUPLQHG WKDW \RX RU \RXU GHSHQGHQWV DUH HOLJLEOH
IRU SUHPLXP DVVLVWDQFH XQGHU OHGLFDLG U0P€ LXTÀLJL” XU GHS P0HPI
PLP @p 0đ@ HPLSHG RU 0WS P0GHSHQGHQWV DUH E 0
Iđ€0G 0

:LWK \RXU LQLWLDO EHQHILWV HQUROOPH
HQUROO RQOLQH WKURXJK P\%& 5HIHU V
ERRNOHW IRU WKH 2QOLQH (QUROOPHQW
KRZ WR JHW VWDUWHG

