

**Effective Date:** 01/01/2016 -

**Revision Date:** 1/1/2016 -

**Health Plan Administrator:** IMPG (Insurance Program Managers Group) (800) 423-1814

**Preferred Provider Organization:** (PPO) Provider: First Health Network ([www.myfirsthealth.com](http://www.myfirsthealth.com)) (800) 226-5116

**Pharmacy Plan Provider:** ProCare Rx ([www.procarerx.com](http://www.procarerx.com)) (800) 699-3542

HMS Enterprises, Inc. currently offers a high deductible PPO Group Medical Plan with a Health Reimbursement Arrangement (**HRA**) plan; a pharmacy plan; and a life insurance policy to all full time employees should they elect to take it. Below is a summarization of those plans. -

**Single** = employee only

**Employee plus one** = employee plus spouse; or employee plus one dependent

**Employee plus two** = employee plus spouse and one dependent or more; or employee plus two dependents or more.

The amount of deductibles per covered family group of the employee stops at three even though there may be more dependents.

**HEALTH REIMBURSEMENT ARRANGEMENT (HRA):** The HRA is administered through IMPG (Insurance Program Managers Group) ([www.ipmg.com](http://www.ipmg.com)) and reimburses up to \$750.00 single / \$1500.00 employee plus one / \$2250 employee plus two. These reimbursements are only after the employee pays the first \$250.00 single / \$500.00 employee plus one / \$750.00 employee plus two, of qualified medical expenses. The HRA is totally funded by HMS to make health care affordable for the employees. The plan was initiated in January 2016.

**MEDICAL PLAN:** The Group Medical Plan is through the First Health Network ([www.myfirsthealth.com](http://www.myfirsthealth.com)) and is self-funded by HMS. The administrator is IPMG. The total deductible for medical services from in-network healthcare providers is \$1000.00 single coverage / \$2000.00 employee plus one / \$3,000.00 employee plus two. The first \$250.00 single / \$500.00 employee plus one / \$750.00 employee plus two of qualified healthcare expenses will be the responsibility of the employee. The next \$750.00 single / \$1500.00 employee plus one / \$2,250.00 employee plus two will be reimbursed through the HRA.

After the deductibles are met, co-insurance will be on a 50-50 basis. The employee will be responsible for 50% of the medical bills and HMS through our administrator will be responsible for 50% of the medical bills up to next \$1000.00 single / \$2000.00 employee plus one / 3,000.00 employee plus two, of qualified healthcare costs. When the costs of qualified healthcare expenses reach \$2,000 single / \$4,000 employee plus one/\$6,000 employee plus two, HMS, through the administrator will pay 100% of in network services, except for a \$150 Co pay on emergency room visits. There is a \$75 co-pay on urgent care services.

**PHARMACY PLAN:** The pharmacy plan is also self-funded by HMS and administered through ProCare Rx ([www.procarerx.com](http://www.procarerx.com)). The co-pays on prescription drugs are \$10 generic / \$35 preferred branded / \$60 non-preferred branded. -

**ELIGIBILITY:** For verification of eligibility and quotation of benefits, please call (800) 423-1841.

**UTILIZATION REVIEW:** Pre-certification is required for hospitalization. Please call (866) 457-0534 for precertification. This is usually done by the healthcare provider business staff, **BUT IT IS YOUR RESPONSIBILITY!**

**ATTENTION:** It is your responsibility to verify each provider's participation in the network on the date you obtain services. Failure to do so may result in a reduction of benefits.

**LIFE INSURANCE:** HMS has a voluntary Life Insurance Benefit paid in whole by the employee. This is above the ten-thousand dollar (\$10,000) policy that HMS provides all employee's whether they are in the group health plan or not.

FOR THE PLAN YEAR 1/1/16 to 12/31/16, THE COST TO THE EMPLOYEE PER WEEK FOR 4 WEEKS IN THE MONTH IS:

<b>1/1/16</b>	<b>(wkly/monthly)</b>	<b>Cobra Monthly rate</b>
<b>Single</b>	<b>\$53.00/\$212.00</b>	<b>\$653.96</b>
<b>Employee/Spouse</b>	<b>\$107.00/\$428.00</b>	<b>\$1,226.67</b>
<b>Employee/Dependents</b>	<b>\$96.00/\$384.00</b>	<b>\$1,094.46</b>
<b>Employee/Spouse/Dependents</b>	<b>\$154.00/\$608.00</b>	<b>\$1,803.95</b>

The above is a summarization of coverage, read your certificate of coverage for full details. HMS carries a specific and aggregate stop loss policy to limit exposure on catastrophic and combined healthcare costs. The Plan Document can be found at the website [www.hms-enterprises.com](http://www.hms-enterprises.com) under the "Employee Info" drop down menu and click on "Group Health"

It is HMS goal to reduce health costs through employee involvement in their health care. HMS offers support for health care savings contracted pricing through our third party administrator. IPMG; as well as online services and other healthcare savings ideas. If you decide to join our group insurance please check out all the ways to prevent as much cost as possible. We really want to continue to provide affordable coverage for our employees and if we all work together we believe we can attain this goal.