

# About an HSA

## WHO IS ELIGIBLE FOR AN HSA?

Anyone who is:

- Enrolled in the Health Savings Account (HSA) Plan which is a qualified high deductible health plan.
- Not covered under any other medical plan that has copays.
- Not enrolled in Medicare, Medicaid, or TriCare or have received VA benefits in the last three months.
- Not eligible to be claimed as a dependent on someone else's tax return, such as a person under 26 who is still on their parent's plan.

## HOW MUCH CAN I CONTRIBUTE?

The maximum contribution for 2022 is \$3,650 for individual coverage and \$7,300 for employee with dependent(s) coverage on a pre-tax basis. Individuals age 55 and older are eligible to make a catch-up contribution of an additional \$1,000 annually.

## WHAT ARE THE ADVANTAGES?

- Unused money rolls over from year to year in an interest bearing savings account.
- **No** "use it or lose it" rule.
- Withdrawals for eligible expenses are exempt from federal income tax.
- Participants will receive a debit card for easy access to funds.
- Tax benefits:
  - » HSA contributions are excluded from federal income tax.
  - » HSA growth is tax-deferred.
  - » HSA funds can be used for your eligible expenses as well as any dependent you claim on your taxes, even if they are not covered under your health plan.

## QUALIFIED MEDICAL EXPENSES.

HSA funds can be used for a variety of qualified medical, dental and vision expenses, including:

- |                           |                         |                          |
|---------------------------|-------------------------|--------------------------|
| • Acupuncture             | • Fertility enhancement | • Orthodontia            |
| • Birth control           | • Hearing aids          | • Radiology              |
| • Chiropractor            | • Lab work              | • Stop-smoking programs  |
| • Contact lenses          | • Medical supplies      | • Surgery (non-cosmetic) |
| • Dental treatment        | • Physical exams        | • Therapy                |
| • Prescription eyeglasses | • Prescriptions         | • and more....           |

For a complete listing of the IRS allowable expenses, visit: [www.irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf).

# Medical Plan

Search for the United Healthcare Choice Plus In-Network Providers: <https://LVB.myaptahealth.com>

Category	Cost per Pay (Before Incentives)	COVID-19 Vaccine Received*	Non-Nicotine User(s)	Cost Per Pay
Employee	\$44.00	- \$10.00	- \$10.00	= \$24.00
Employee + Child(ren)	\$59.00	- \$10.00	- \$10.00	= \$39.00
Employee + Spouse	\$88.00	- \$10/adult	- \$10/adult	= \$48.00
Family	\$103.00	- \$10/parent	- \$10/parent	= \$63.00

Category	Benefit	
	In-Network	Out-Of-Network
Annual Deductible	Individual: \$3,500 Family: \$7,000	Individual: \$6,000 Family: \$12,000
Out of Pocket Max	Individual: \$6,000 Family: \$12,000	Individual: \$12,000 Family: \$24,000
Preventive Care	Covered 100%. No deductible	Covered 55% after deductible
Telemedicine (OC24)	\$45 per general visit	N/A
Physician Office Visits	Covered 75% after deductible	Covered 55% after deductible
In-Patient Professional Facility Services		
Out-Patient Professional Facility Services		
Urgent Care		
Behavioral Health Services Hospice Care Services		
Emergency Room	Covered 75% after deductible	Covered 75% after deductible
Ambulance		
Prescription Drug • Retail (1-30 day supply)	After deductible... Generic - \$10 Brand - \$35 Non-preferred Brand & Specialty - \$60	
Prescription Drug • Retail (31-90 day supply)	After deductible... Generic - \$25 Brand - \$87.50 Non-preferred Brand (Specialty not included) - \$150	

Please see Plan Document for full details.

# Importance of Preventive Care

Did you know that if you are covered under the medical plan, preventive care is covered at 100%? That's right! That means \$0 out of your pocket for your annual physicals, preventive exams, and screenings. These exams and screenings help identify health risks early on, and in turn keep those out-of-pocket medical expenses in check. Many exams involve running a complete panel of blood work. When was the last time you had your blood pressure checked? Your glucose levels? Knowing these critical numbers is the most important part of the visit.

\$0 out of your pocket\*

If you have additional questions about preventive care services, contact **APTA at 877-610-8817**.

## TESTS

BLOOD  
PRESSURE  
DIABETES  
CHOLESTEROL



## CANCER SCREENINGS

MAMMOGRAMS AND COLONOSCOPIES



## INTERVENTION

quit smoking  
lose weight  
eat healthy  
identify depression  
reduce alcohol use  
avoid sexually  
transmitted  
diseases



# STD

## SCREENINGS

SEXUALLY TRANSMITTED  
INFECTIONS



## REGULAR VISITS

WELL-WOMAN, WELL-BABY, AND WELL-CHILD



## CARE

FOR HEALTHY PREGNANCIES

## VACCINATIONS

FLU, PNEUMONIA, MEASLES,  
POLIO, MENINGITIS AND OTHER DISEASES



\*Some restrictions apply

# Where to Find Care



**CARE COORDINATORS**  
BY QUANTUM HEALTH

Consider the information in the chart below when you need care. Still not sure where to go? Visit:

<https://LVB.myaptahealth.com>



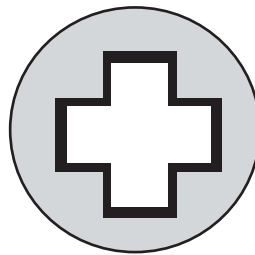
TeleMedicine-OC24

\$



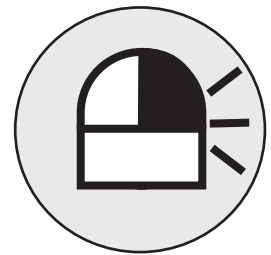
Doctor's Office

\$



Urgent Care

\$\$



Emergency Room

\$\$\$

When to go

An appointment with a physician is available from your phone or computer.

Usually the best choice for preventive exams or treatment for a current health issue. Your doctor typically knows you best and has your medical records. Your doctor can also refer you to a specialist.

Quick care that is not an emergency when your regular doctor is not available. They're for non-life-threatening injuries or illness and are staffed with qualified doctors.

For when you need immediate treatment of a very serious, critical or life-threatening condition.

Type of Care

- If your primary care doctor isn't available, and you have a routine issue such as a sinus problem, rash, or pink eye.

- Routine checkups
- Immunizations
- Preventive services
- General health management

- Sprains
- Strains
- Minor broken bones
- Minor infections
- Minor burns

- Heavy bleeding
- Large open wounds
- Sudden change in vision
- Chest pain
- Sudden weakness or trouble talking
- Major burns
- Spinal injuries
- Severe head injury
- Difficulty breathing
- Major broken bones

Cost & Wait

- \$45 per general visit
- Less than 30 min. wait

- Cost is less than Urgent Care
- Normally requires an appointment
- Usually little wait time with scheduled appointments

- Cost may be higher than an office visit
- Walk-in patients are welcome but are usually treated by severity

- Most expensive form of care
- Open 24/7

# Getting started with OC24health

**\$45 per general visit**

24/7/365 access to doctors/providers through video

## You now have access to quality care anytime, anywhere.

### Get the care you need.

(Reimbursement for the visit will depend on your particular health plan benefit.)

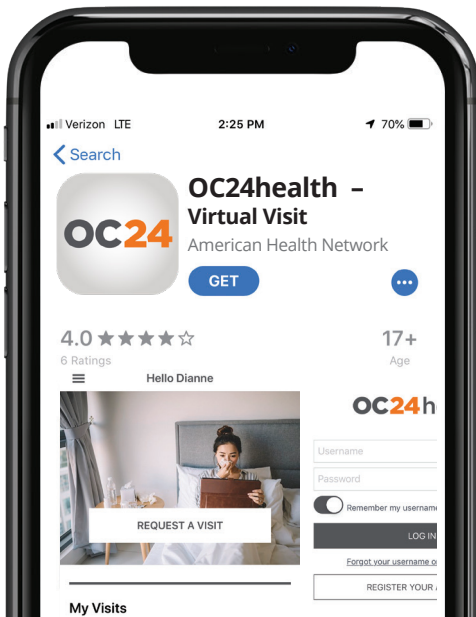
## Treatment for symptoms such as:

Allergies  
Asthma  
Bronchitis

Colds and Flu  
Earache  
Headache

Hives  
Insect Bites  
Pink Eye

Rashes  
Sinusitis  
And more!



OC24health is excited to bring quality healthcare to you anytime, anywhere via mobile app or video—at work, in the comfort of your home and even while traveling.

Once you register for OC24health, you will have access to our network of local and national doctors/providers.

Our doctors/providers can diagnose, treat and prescribe medication for your non-emergency conditions. This includes treatments for the flu, sore throat, eye infections, bronchitis, and much more.

Whenever you need care, our doctors/providers are available within minutes. We are looking forward to serving you.

Sincerely,

**OC24health**

## OC24health.com

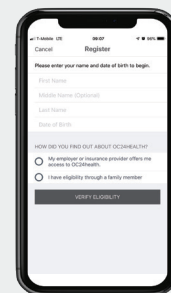
With your consent, we're happy to provide information about your visit to your primary care physician.

## Download the app and set up your account today

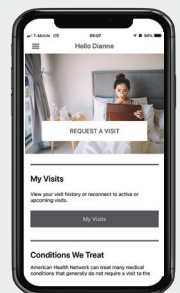
- 1 Get started**  
Download the app or visit OC24health.com
- 2 Set up**  
Create username and password.
- 3 Request a visit**  
A medical provider is now just a click away!



Log In



Set Up Account



Request a Visit



# WHAT IS APTA HEALTH?

Dear Apta Health Member,

Congratulations! You are a member of an exciting new way of managing your healthcare. Your employer has chosen Apta Health to bring amazing benefits that are usually reserved for Fortune 500 Companies to its employees. The Apta Health program brings together some of the best healthcare vendors in the country and combines it into a single package to help you get the best care at the best prices.

Care Coordination is at the heart of our program. This unique approach to healthcare allows you access to a real, live person to talk to about your health concerns and is available **completely free of charge** whenever you need help. Think of your Care Coordinators as healthcare warriors that will fight for you to make sure you get the best care possible! They are based in Ohio, USA and available Monday through Friday, 8:30 AM to 10PM Eastern Time. You can call them for anything from replacing a lost ID card, to help finding an in-network physician, to help with an upcoming medical procedure, and questions or issues with your medical bills. They are also available through your company's custom web portal, or through the MyQHealth App on the Apple App Store or Google Play. Your care coordinators are the best place to start whenever you have questions or need help.

Apta Health includes the standard components that you would expect from a healthcare program like a network of doctors and hospitals as well as prescription drug insurance. Your company may also choose additional components that further enhance your coverage. These additional components are included and explained in this benefit guide.

The great news is that your care coordinators are trained experts in all your benefits and will guide you through your benefit decisions. Your care coordinators will help you move along your healthcare journey and make the process as smooth as possible.

We hope you will enjoy your healthcare benefits and wish you a happy and healthy year!

Sincerely,

The Apta Health Team



# MEET YOUR APTA CARE COORDINATORS

Care Coordinators are an expert team of nurses, patient services representatives and benefits specialists who are ready to help you before, during and after any health event. Think of Care Coordinators as your personal healthcare team. They fight hard to help you save money and make sure you get the best possible care for you and your family. You can contact them via the website, toll-free number listed on your ID card, or through the myQHealth app.

## CARE COORDINATORS CAN HELP WITH:

- Ordering ID Cards
- Claims, billing and benefit questions
- Finding in-network providers
- Nurse coaching to help you stay or get healthy
- Reducing out-of-pocket costs
- Anything that can make the healthcare process easier for you

## ACCESS YOUR APTA HEALTH WEBSITE:

<https://LVB.myaptahealth.com>

## CONTACT YOUR CARE COORDINATORS:

+1-877-610-8817

Monday–Friday, 8:30 A.M.–10:00 P.M. ET

## CARE COORDINATORS ARE MOBILE

Download the MyQHealth mobile app that lets you:

- Find in-network providers
- Access your ID card
- Check claims information
- Schedule a call with a Care Coordinator
- Send texts/chat with Care Coordinators
- And so much more



**CARE COORDINATORS**  
BY QUANTUM HEALTH

# REFERRAL PROCESS FOR A SPECIALIST



## COORDINATE YOUR CARE THROUGH YOUR PRIMARY CARE PHYSICIAN (PCP)

- Obtain a referral from your PCP before seeing a specialist to save money on member out-of-pocket costs and get alerts for not fully covered benefits
- Helps avoid visits to the wrong specialist
- Helps avoid referrals to an out-of-network specialist
- Get in to see specialist faster
- All referrals obtained are valid for 12 months.
- The PCP must provide the referral to the Care Coordinators.

## PRE-CERTIFICATION

Before you receive certain medical services or procedures, your health plan requires a doctor to confirm that these requested services are considered medically necessary under your plan. This verification process is called "pre-certification." Even if some services or therapies are performed in your doctor's office, you may still need a pre-certification. Pre-certification requests must be submitted by your physician directly to the Apta Care Coordinators.

## SERVICES REQUIRING PRE-CERTIFICATION

Inpatient Hospitalizations & Skilled Nursing Facility Admissions	Home Health Care and Services	Oncology Care & Services (chemotherapy, radiation therapy, etc.)	MRI's, MRA's and PET Scans
Hospice Care	Dialysis	Transplants – Organ and Bone Marrow	Durable Medical Equipment (DME) over \$1500
Out-Patient Surgeries (includes Colonoscopies)	Genetic Testing		

- A \$500 penalty will be applied for all services rendered that do not have pre-certification completed.



# DO YOU NEED AN EXPENSIVE SURGERY OR DIAGNOSTIC TEST TO IMPROVE YOUR QUALITY OF LIFE?

## APTA CASH CAN HELP SAVE YOU MONEY!

### WHAT IS APTA CASH?

It's a healthcare concierge service that helps employees lower their out-of-pocket costs by choosing high-quality providers who offer affordable cash prices.

### WHEN SHOULD I CONTACT APTA CASH?

Whenever one of your doctors or medical providers recommend a major diagnostic exam or surgery that can be planned in advance, contact Apta Cash first.

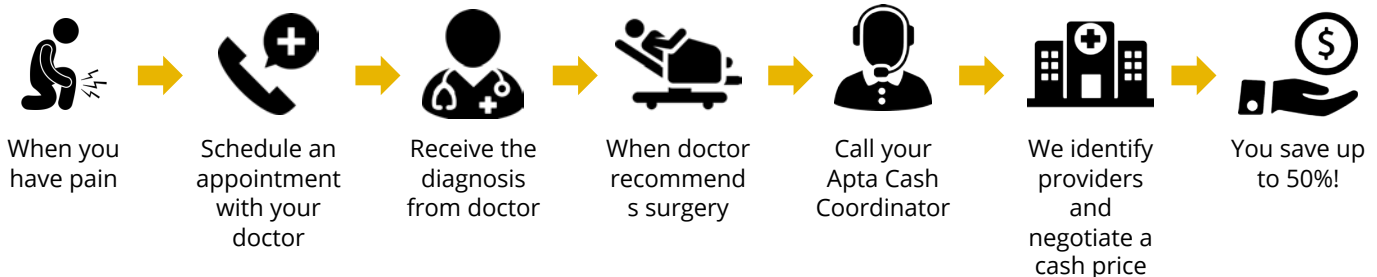
### WHY SHOULD I CONTACT APTA CASH?

Your health plan has partnered with Apta Cash to help you and your employer save money. You can receive up to 50% of the savings by using this service.

### HOW DOES THE PROGRAM WORK?

When you contact Apta Cash, your coordinator will ask you questions to understand the procedure you need and help you choose a high-value provider. Next, they will attempt to negotiate a cash price for your procedure that is less than your medical plan's typical cost. When you, the provider, and the plan agree to the cash rate, Apta Cash will walk you through the steps to get the procedure scheduled, make sure any required pre-certification is completed, and prepare to pay the full cash price when you receive care.

## FOLLOWING THESE 7 STEPS WILL HELP YOU SAVE MONEY



**CALL TODAY 855-378-0070**

# OPTIONS FOR THOSE NEEDING SPECIFIC SURGERIES

## APTA CASH SURGICAL CENTERS OF EXCELLENCE AND SECOND OPINIONS

This smart care program is a cost-saving solution designed for individuals that have been advised to have spine surgery, heart or valve surgery or organ transplants.

Members are provided access to centers of medical excellence, ensuring that the original diagnosis is correct, and the current treatment plan is appropriate, both of which are highly cost-effective.

This program incorporates concierge care that coordinates all aspects of service to:

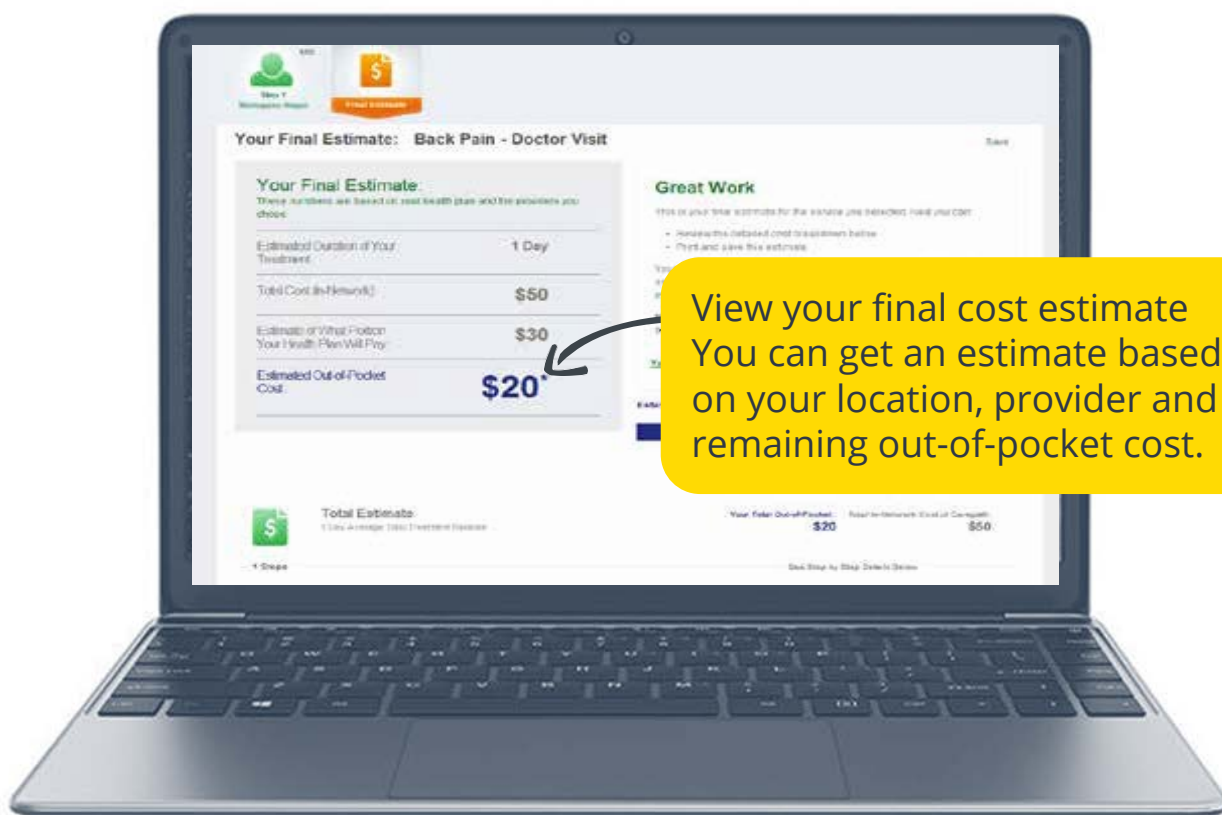
- Identify spine, heart and valve, certain cancer and transplant surgery candidates
- Discuss program benefits & advantages
- Arrange care with medical destinations/Facilitate travel and lodging
- Evaluate via a multi-disciplined team
- Confirm or correct diagnosis
- Provide quality surgery or alternative treatment
- Assist with follow-up care and monitor results

Contact your care coordinators if you have an upcoming surgery.



# myHEALTHCARE COST ESTIMATOR (myHCE)

myHCE allows you to research treatment options and learn about the recommended care and estimated costs employed with your selected treatment option. You can even access quality and efficiency measurements for participating providers.



Medical costs can vary a lot from one doctor to another – So it pays to shop around.

Your Care Coordinator can help you with the health cost estimator and can:

- Search for the type of service you need
- Compare the true costs of care using real data from real doctors
- Check which providers earned our UnitedHealth Premium rating for cost and quality
- See the total charge for your treatment, and know what to expect from beginning to end



It's easy to get started. Just look for the Health cost estimator tile on your personal home page

# TrueScripts

TrueScripts allows LVB employees that are enrolled in the medical plan to access deeply discounted prescription rates at pharmacies nearby. A TrueScripts customer service representative will assist you in finding a pharmacy and will contact the pharmacy to ensure your discounts are processed.





Available on the **App Store** and **Google play**



**Available Free In Your Mobile App Store**

- \* Access MyDrugBenefit™ Information
- \* Manage your medications
- \* Drug Look-Up when discussing with your Prescriber
- \* Doctor visit prep questions and notes
- \* Track Immunizations





**Your Prescription Information**

- \* See refill history, doctor's name, day supply, and quantity
- \* Look up your Co-pay & Plan pay
- \* Find potential savings with alternative meds
- \* Review Detailed Drug Information





**Understand Your Medicine Information**

- \* Know Label Warnings, Common Brand names, Drug uses, and how to take the medicine.
- \* Stay on top of:
  - Side Effects
  - Drug-Drug Interactions
  - Precautions
  - Drug-Food Interactions

**Prescription Benefits Card Always Available**

- \* You may leave home without your insurance card; but probably not your phone

**Creating Meaningful Health Savings in Innovative Ways**