



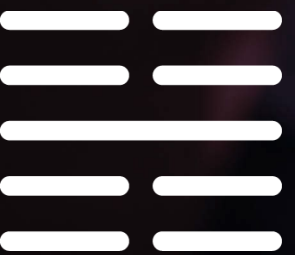
Woods Services

September 2024



Your 2024 – 2025 Health Benefits Plan

- Medical Benefits At-a-Glance
- Finding a Provider
- Member Services and Materials
- Value-Added Programs
- Pharmacy Benefits At-a Glance



Member

Experience



Homestead Smart Health Plans

A Better Solution:

- Freedom from network restrictions
- Dedicated, Concierge-Level Member Service
- No Referrals to Choose a Physician
- No Primary Care Provider (PCP) Required
- Full Protection Against Balance Bills



Your Medical Benefits At-a-Glance

Deductible: \$500 Individual/ \$1,000 Family

Out-of-Pocket Maximum: \$1,500 Individual/\$3,000 Family

Service	Copay
Primary Care/Mental Health Visits	\$20
Preventive Care Visit	\$0
Specialist (no referral needed) Visit	\$30
Urgent Care Visit	\$30
Retail Convenient Care Walk-In	\$10
Teladoc Virtual Care	\$0
Emergency Room	\$200 after deductible is met (waived if admitted)
Inpatient Hospitalization	\$200 after deductible is met
Outpatient Surgery	\$100 after deductible is met

Plan Design Changes for 2024 - 2025

The Summary of Material Modifications (SMM) with full information is available on your Member Portal (MedXoom).

Mental Health/Illness

Reduction of Office Visit and Outpatient Professional services copayment from a \$30 copay to a \$20 copay.

Autism Coverage

The Health Plan's annual maximum for the screening, diagnosis, and treatment of autism is now tied to the annual Consumer Price Index for Urban Customers (CPI-U) and will increase to \$48,876 starting November 1, 2024.

Members under 21 will be eligible for autism coverage, rather than members 21 years and younger, to be consistent with Pennsylvania law.

Fertility Benefit

The Health Plan will reduce its coverage of in-vitro fertilization from a maximum of 4 cycles to a maximum of 3 cycles. There will also be a family lifetime maximum benefit of \$18,000 for pharmacy and physical health services combined.

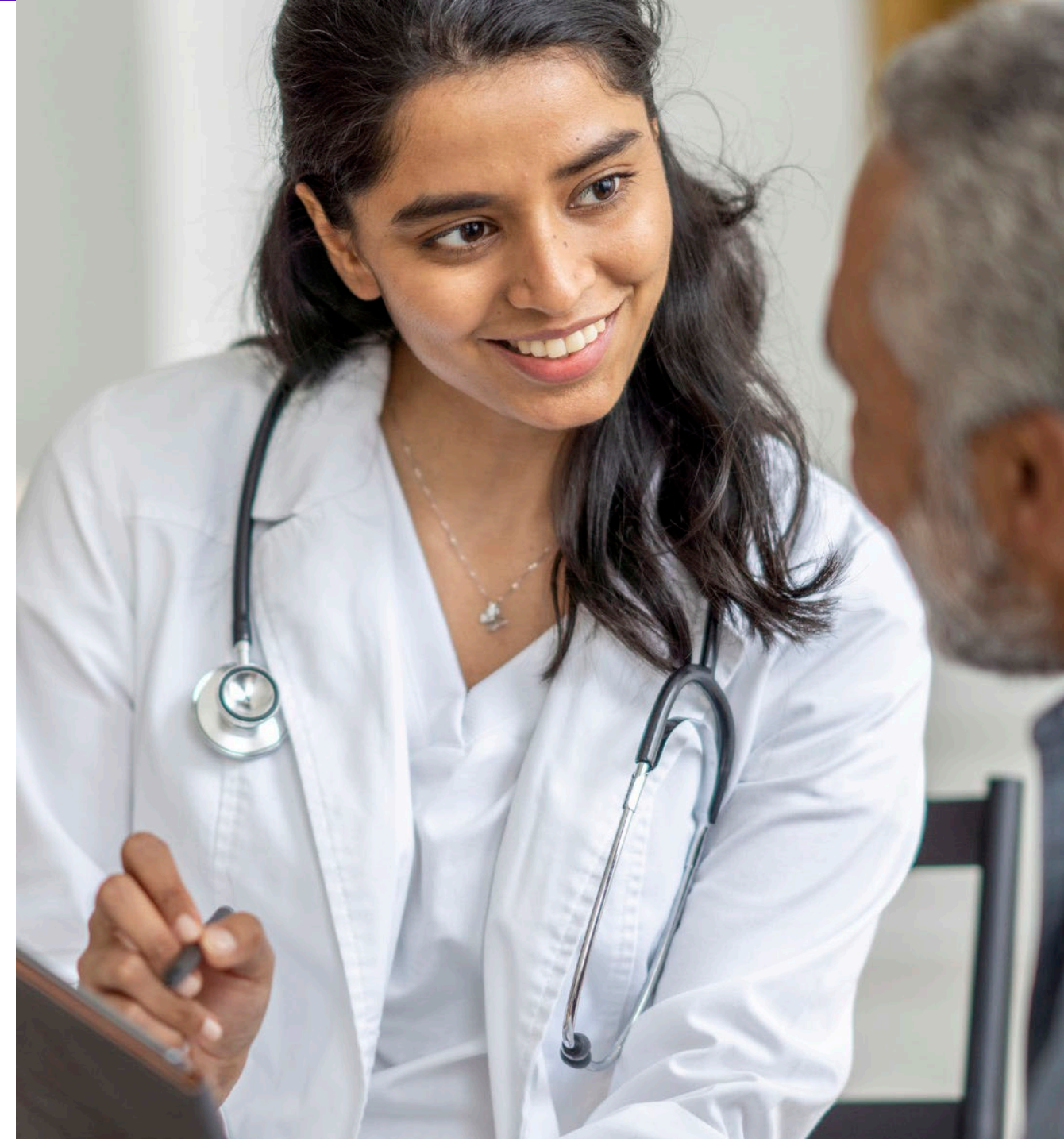
Preventative Care - Covered 100%

- Well Baby and Well Child Exams & Immunizations
- Annual Adult Physical, Including Routine Labs, Testing & Immunizations
- Routine Gynecological Exams/ PAP (1/year)
- Routine Mammograms
- Hearing and Vision Screening (up to age 18)
- Prostate Cancer Screening
- Colorectal Cancer screening
- Cardiovascular screening blood tests
- BRCA1 and BRCA2 (when medically indicated)
- Well Women Preventive Care – Screening for Gestational Diabetes, HPV, DNA Testing, HIV Screening & Counseling (Limitations may apply)
- Osteoporosis Screening (Bone Mineral Density Test)
- Smoking Cessation
- **And More!**

A complete list of recommended preventive services can be viewed at:
healthcare.gov/coverage/preventive-care-benefits

Seeing a Provider for Care

- Physician Only Complementary Network
 - PHCS Practitioner Only
- No Primary Care Provider (PCP)
- No Referrals
- No Restrictions on hospitals or facilities
- No Out-of-Network Limitations or Penalties
- All In-Network Benefits



PHCS Network

- Over 600,000 medical providers across the US
- **When you call a new provider to make an appointment**, be sure to mention PHCS – Practitioner Only affiliation or **Claim Watcher program** when asked about your benefits coverage

Penn Medicine

One of the region's leading providers of health care

- High-quality, not high cost.
- **Zero deductible** when choosing any provider or facility within these networks.
- Copays still apply

<https://www.homesteadproviders.com>





Visit any location inside select CVS Pharmacy and Target stores to receive care for everything from minor illnesses and injuries to physicals, screenings, chronic condition monitoring, vaccinations, and more. To find the nearest MinuteClinic, visit www.minuteclinic.com



You can use any lab; however, we recommend the QuestSelect program. To find locations near you, visit www.questselect.com.



HCS offers patient-focused programs and services to help you stay healthy and informed, including Case Management services for people facing complex health issues. HCS also manages your health plan's pre-certification process.



24/7 virtual access to doctors for non-emergency medical care with a \$0 copay. Visit www.teladoc.com or call 1-800-TELADOC.

Support every step of the way

- Help finding a provider
- Assistance with upcoming appointments
- Answers to questions regarding your benefits plan and EOBs
- Help with using the member portal to view and manage your benefits

Call us at **855-897-4816**

Monday – Friday, 8 am – 6 pm EST



Your Member ID Card – Front

Make sure you give your provider your ID card at time of service

Your Name
Member ID, and
DOB – needs to
be used when
calling regarding
your benefits

**Member Services
Phone Number**
For all benefits
questions or if you're
not sure who to call



This logo identifies **Claim Watcher +** clearly to the provider - we reprice claims to lower the costs to the member and the plan

PHCS – partner that has over 600K providers nationally – your doctor will recognize this logo

Where claims are **sent/paid**

FOR PROVIDERS

SUBMIT ALL CLAIMS TO:

INDECS, a Homestead Company
PO Box 211208
Eagan, MN 55121

Payer ID: 31441

Plan Information

Deductible:	\$500 Ind* / \$1,000 Fam*
	*Ded. waived for Penn Medicine
Medical Max OOP:	\$1,500 Ind / \$3,000 Fam
Primary Care Visit:	\$20
Mental Health Visit:	\$20
Specialty Visit:	\$30
Retail Clinics:	\$10
Urgent Care:	\$30
Emergency Room:	\$200 after ded.
Inpatient Hosp:	\$200 after ded.
Outpatient Surg:	\$100 after ded.
Rx (30 days):	\$5 / 20% / 30% Co-Ins
Mail Order Rx (90 days):	\$10 / 20% / 30% Co-Ins

Pre-cert required 48 hours prior to service (except emergencies) for: Inpatient Admissions; Outpatient Facility Surgery; Mental Health/Substance Abuse Outpatient Care; Complex Imaging Procedures (MRI, MRA, CT, PET Scans, and Nuclear Imaging); Durable Medical Equipment - more than \$1,500; Home Health Care; Rehab/Therapy (Cardiac Rehab, PT, OT & ST 12+ visits); Skilled Nursing Facility; Dialysis; and Outpatient Chemotherapy/Radiation Therapy/IV Therapy.

Provider Eligibility/Benefits: (855) 897-4816 | Pre-Cert: (800) 764-3433

Provider Portal: provider.medxoom.com

Notice: Possession of this card or obtaining precertification does not guarantee coverage or payment from the Benefit Plan. Member may be eligible for the Financial Assistance Plan.

Provider Eligibility

Your doctors call this number to verify coverage

Services included in this list require pre-certification

Your doctors call this number **for pre-certification**

Understanding Your Explanation of Benefits (EOB)

After you use your plan, you'll receive an **Explanation of Benefits (EOB)**.

Look at your EOB carefully to make sure it's correct. If you owe anything, you'll receive a bill from your doctor or health care provider(s). **If the amount of the bill from your doctor is more than the patient responsibility listed on the EOB, contact us immediately.**

Your EOB will show:

- The service(s) provided and date of service.
- The amount charged by the provider.
- The amount paid by your plan.
- Your patient responsibility

You must either pay the full amount or enter into a payment plan for this amount within 30 days of the date of the provider's bill.

Explanation of Benefits

*This is not a bill.
Retain for tax purposes.*

John Sample
123 Main Street
City, State 12345

Group Name: ABC Company, Inc.
Member: John Sample
Member ID: 81000-000000
Date: 01/01/2020

Employee Copy

Claim #:	2020-215001882-0000	Provider: Dr. Jane Sample MD	
Claimant:	John Sample	Patient Acct: XXXXXXXX2	Provider #: 1111112222222

Dates of Service:	Service Description:	Total Charge:	Not Covered:	Eligible Amount:	Remark Code:	Co-pay Amount:	Co-Insurance:	Plan Payment:
1/1/2020	Office Visit	\$249.55	\$0.00	\$102.09	956	\$0.00	\$20.42	\$81.67
1/1/2020	Injection	\$24.00	\$0.00	\$4.49	956	\$0.00	\$1.10	\$3.39
1/1/2020	Injection	\$55.05	\$0.00	\$27.92	956	\$0.00	\$5.58	\$22.34
Totals:		\$328.60	\$0.00	\$130.50		50.00	\$26.10	\$104.40
		Patient's Responsibility: \$26.10						

Remark Code/Description

Code	Description
956	Paid per Claim Watcher Audit/Review

You're Protected from Surprise Bills

We've got your back

With Homestead, you get full legal defense against a surprise bill, also called a balance bill — at no additional cost

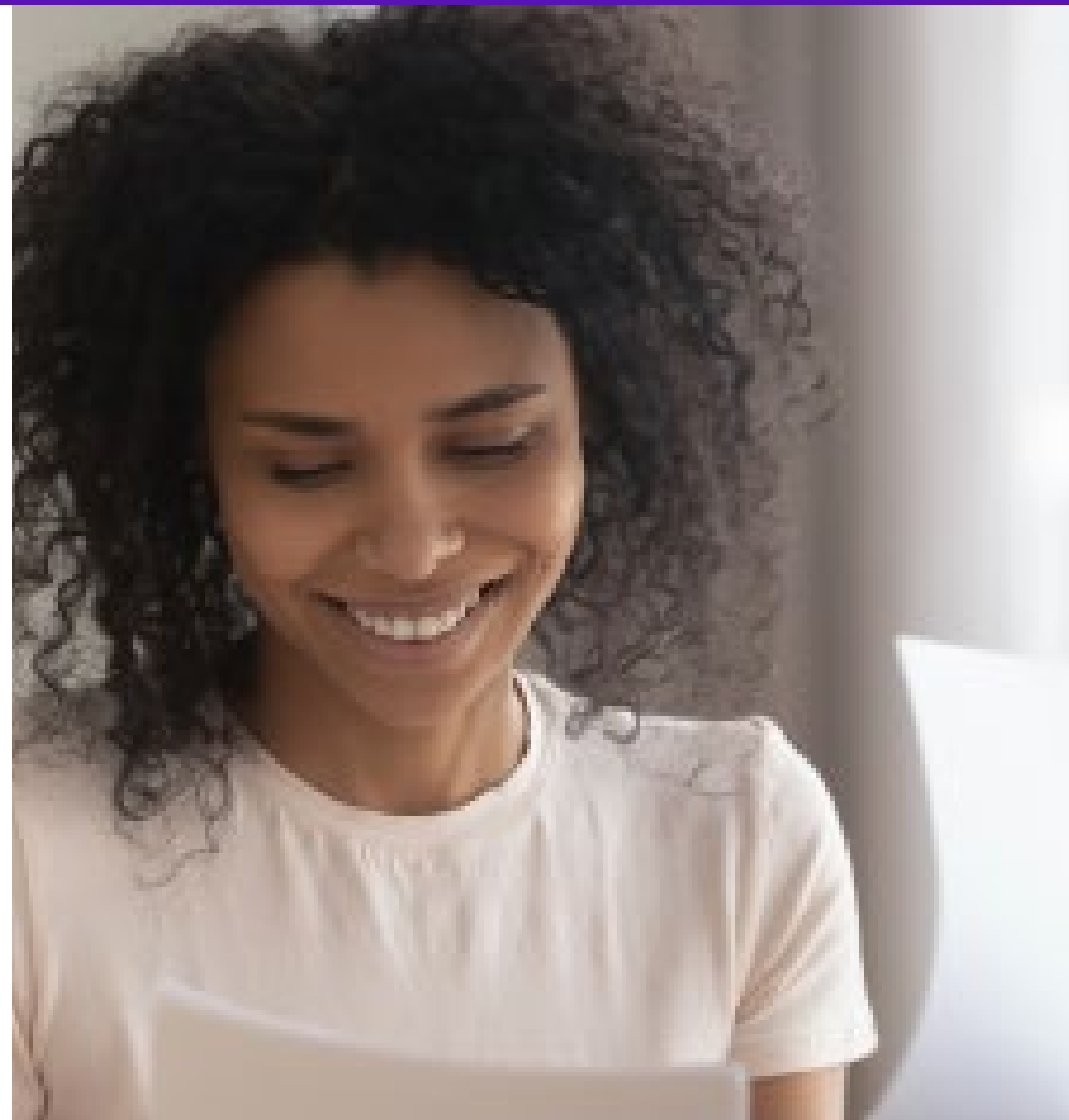
Review your EOBs carefully. If you've paid the patient responsibility shown on your EOB and the provider sends you a bill for an additional amount, call us immediately **at 855-897-4816**

If you receive a balance bill

- **Act promptly:** you must contact us within **30 days** so open your mail and review any medical bills **immediately!**
- If it is a balance bill, we will share information with you on next steps and begin the balance bill defense process.

Call us immediately at 855-897-4816

Important legal rights may be waived if you delay



Easy and **intuitive** online access to view benefits and find a provider anytime.



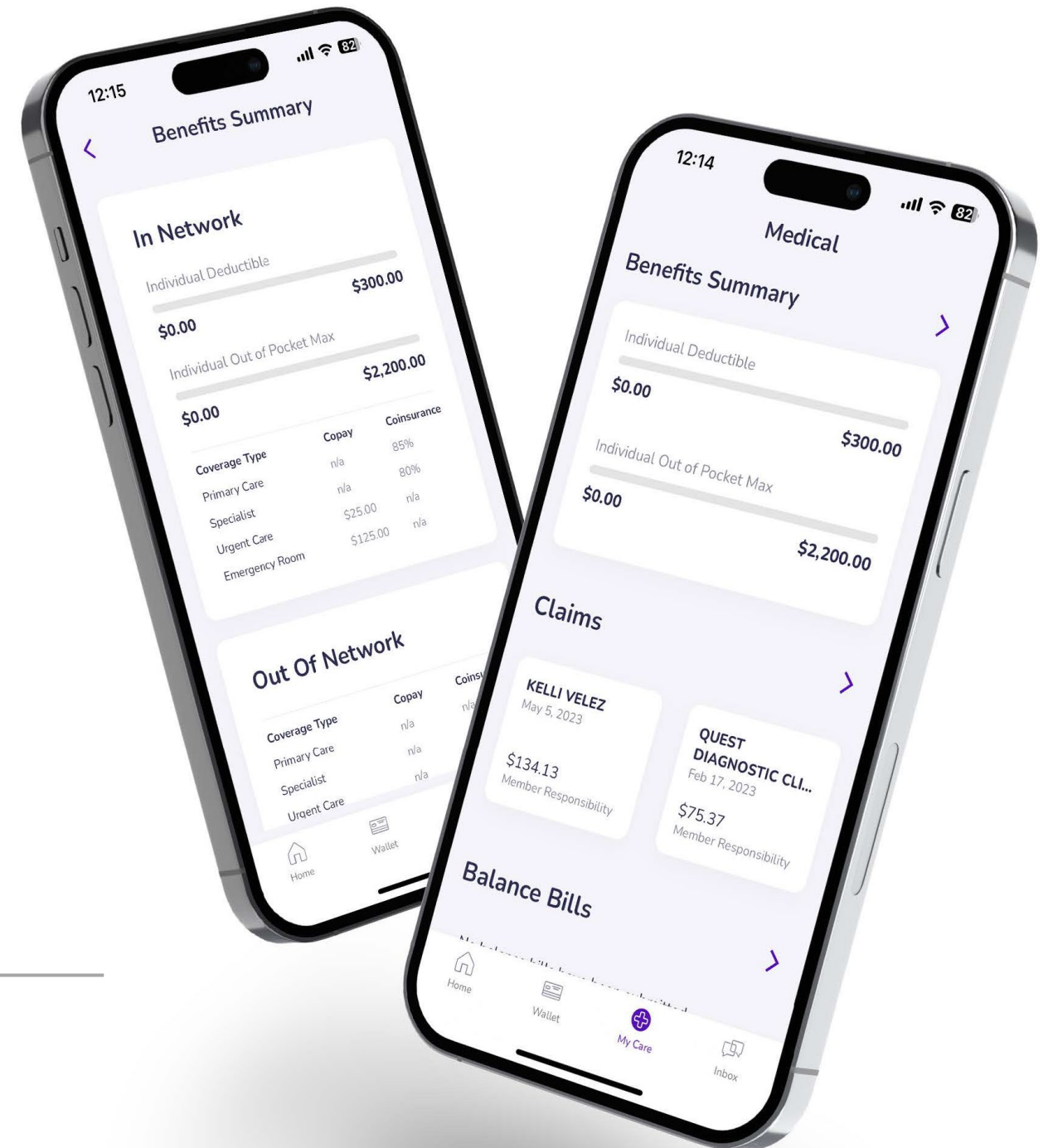
View ID cards



View claim status



Track spending



MedXoom is available for download from the App Store or Google play.



Teladoc is free to you!

Teladoc gives you access 24 hours, 7 days a week to a U.S. board certified doctor through the convenience of phone, video or mobile app visits. Save time and money!



Start using Teladoc for free today!

It's easy to get started:

- Download the **Teladoc Health: Virtual Care app** from the Apple or Google Play app stores
- Register BEFORE needing an appointment, registration is super easy, it is just like visiting a new doctor for the first time.
- Schedule your appointment!



Setting up your account is easy as

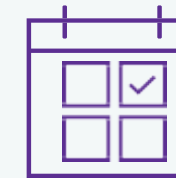
1



Create account

Use your phone, the app, or our website to create an account and quickly complete your medical history.

2



Request a visit

Use your device to request a visit and a Teladoc doctor will contact you at the requested time.

3



Feel better

Your doctor will diagnose your symptoms and even prescribe medicine, if needed.

Helping you manage major injuries, illness, and acute care needs

Case Management

Your health benefits include case management services through Healthcare Strategies (HCS), for people who may be facing complex medical issues.

HCS offers patient-focused programs and services to help you stay healthy and informed, including Case Management services, at no cost to you.

We urge you to answer if HCS calls you.

Precertification

HCS also manages your plan's pre-certification process, **which is required for the following services:** In-Patient Hospitalization, Organ Transplants, Qualifying Clinical trials, Potential Cosmetic procedures, MRI, MRA, PET Scan, Out-Patient Mental Health & Substance Abuse.



Health Care Strategies

Pre-certification call:

1-800-764-3433

You have comprehensive pharmacy benefits through **US-Rx Care**, including:

- Specialty Rx
- \$0 copay program through ScriptSourcing
- Convenient mail order delivery through PrescriptionMart

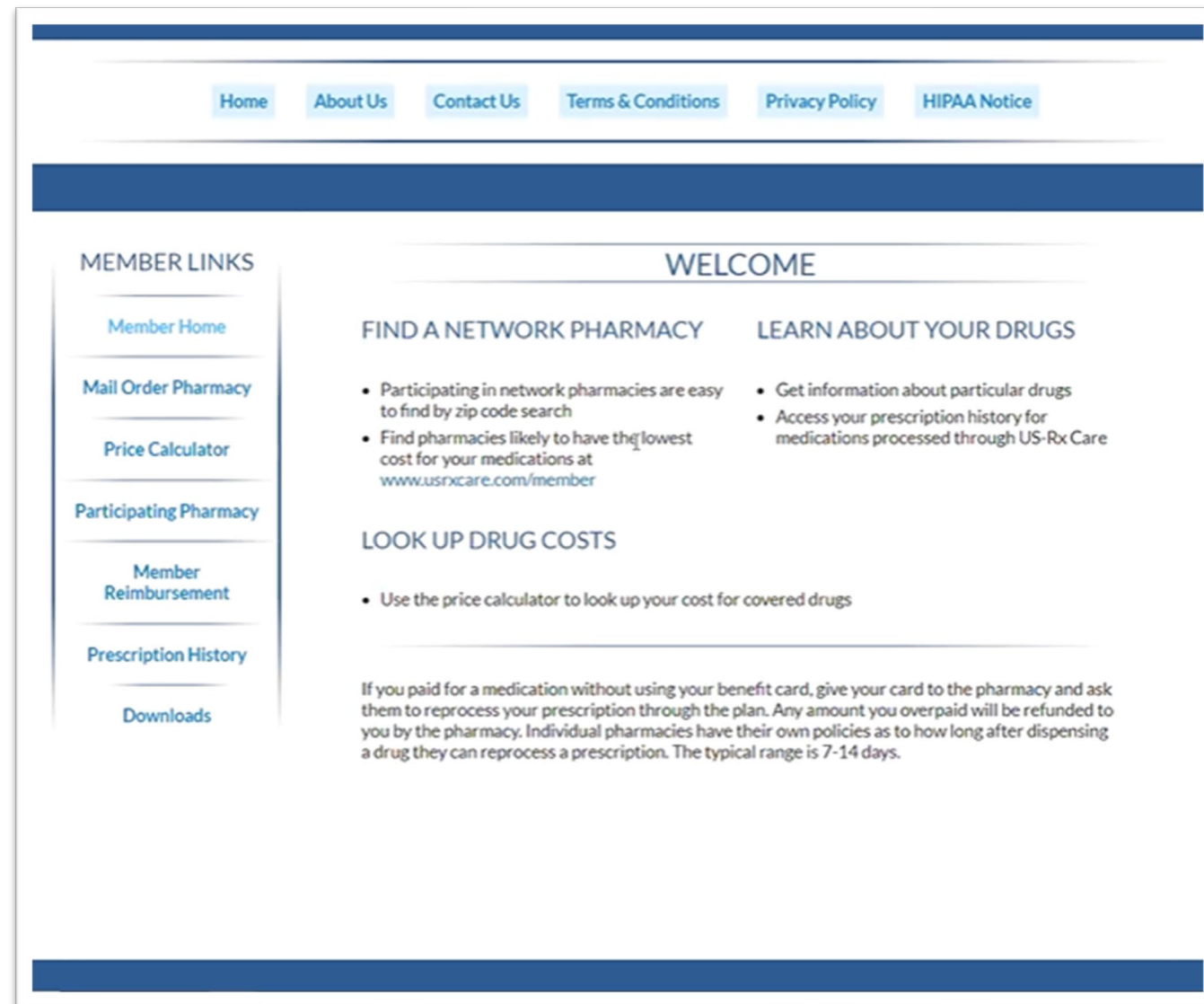
 **US-Rx Care**

 **scriptSourcing**

 **PRESCRIPTIONMART**



US-Rx Care Member Portal



Access information about your pharmacy benefits any time, including:

- Your out-of-pocket costs for any medication
- Pharmacy claims history
- Drug information
- **Low-cost pharmacy search**

How to Access:

You can access the member portal in two ways:

- At usrxcare.com/member using any web browser on any device
- The Apple or Android smart phone app in app stores (search for US-Rx Care and download the app)



Simple Online Tool to find \$0 Rx Copay Meds and Schedule a Call with our ScriptSourcing Enrollment Team

It's never been easier to enroll in the \$0 Rx copay program!

1. Search for eligible meds:
<https://scriptsourcing.com/med-finder/>
2. Identify medications eligible for services
3. Click the calendar tool to schedule a call with the advocacy team for enrollment

Search Medications

Find out if we offer the specific medication you're looking for. If we don't, submit a medication request on the contact form here.

Start typing in the field below to begin searching.

tecfidera **SEARCH**

MEDICATION	IPP	MAP	HSA
Tecfidera	✓	✓	✓

Call our member advocacy team now at 410-902-8811 or use the "Schedule Now" button to enroll in our \$0 Rx copay programs.

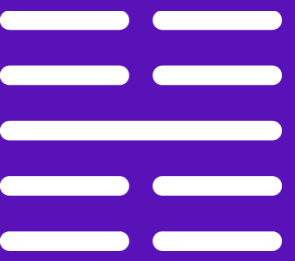
SCHEDULE NOW

Need Assistance?

- 1-410-902-8811
- Save@ScriptSourcing.com
- 8:30am-5pm EST Weekdays
- 6080 Falls Rd. Suite 201
Baltimore, MD 21209 USA

Search for your maintenance name brand med

Schedule a call with our Advocacy Team



Questions?

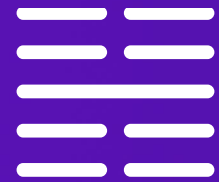
We're here to help!

Any time you have questions about your benefits or need help, contact your dedicated Member Services Team at:

855-897-4816

Monday – Friday, 8 a.m. – 6 p.m. ET





HOMESTEAD
SMART HEALTH PLANS

Care.
Not Just Coverage.