

2015 MVP Benefits Enrollment Guide



Alliance Solutions Group is a great place to work at because of the variety of benefits that are available to employees. Alliance Solutions Group is pleased to be able to provide the best benefits to our hard working employees. Please read this Benefit Guide carefully so you understand the value that Alliance Solutions Group benefits offer you as you decide what levels of protection best meet your needs for 2015.



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Minimum Value Plan (MVP)

The Minimum Value Plan (MVP) covers at least 60% of the total allowed cost of benefits under this plan.

MVP Covered Benefits	PPO Network	PPO Non-network
Deductible	\$0/\$0	\$500/\$1,000
Coinsurance	100%	40%
Out of Pocket Maximum	\$1,850/\$12,700	N/A
Emergency Room Services	\$400 Copay	\$400 Copay
Primary Care Visit to Treat an Injury or Illness (exc. Well Baby, Preventive, and X-rays)	\$15 Copay	Ded/Coins
Specialist Visit	\$25 Copay	Ded/Coins
Imaging (CT, PET Scans, MRIs)	\$400 Copay	Ded/Coins
Laboratory Outpatient and Professional Services	\$50 Copay	Ded/Coins
X-rays and Diagnostic Imaging	\$50 Copay	Ded/Coins
Preventive Care/Screening/Immunization (MEC)	100% Covered	Ded/Coins
Chronic Disease Management (CDM) Benefit	100% Covered	Ded/Coins
Prescription Drugs* Generics Preferred Brand Drugs Non-Preferred Brand Drugs <i>* Specialty Drugs are not covered.</i>	\$15 Copay \$25 Copay \$75 Copay	Ded/Coins Ded/Coins Ded/Coins
Life AD&D (Included with all MVP offerings except for groups domiciled in CA, CT, NJ, NY and HI.)	\$10,000 Benefit	

* Minimum Cost includes the following services: Claims, COBRA and HIPAA Administration; AHDI Population Management; Distribution Fee; PPO Network Access Fee; Stop Loss Insurance Fee.

The fees above do not include the federal government Transitional Reinsurance or the federal government Patient Centered Outcomes Research Institute (PCORI) employer liability fees. However, the federal government Transitional Reinsurance Fee can be collected for an additional fee of \$.25 PEPM. The federal government Transitional Reinsurance Fee is \$3.67 a month based on the average number of lives for the plan year.

Massachusetts Residents Only The Keysolution health plan does not meet the Minimum Creditable Coverage standards as part of the Massachusetts Health Care Reform Law. If you purchase this health plan only, you will not satisfy the statutory requirement that you have health insurance meeting the Minimum Creditable Coverage standards of the Massachusetts Health Care Reform Law.

A minimum of 51 eligible lives are required for the following states: CA, FL, NV, NC, VT, NY, OR, MN, UT.

The MVP is not available in the state of Hawaii.



Accident Insurance

AccidentAdvance®

Underwritten by Transamerica Life Insurance Company

Accidents are a part of everyday life, but are you prepared for the added financial burden? If you have a serious accident, you'll want extra cash to cover your increased expenses. Accident insurance pays benefits you can use for medical bills and other out-of-pocket expenses – or for any other purpose, including paying your mortgage or other bills. Your medical coverage may not take care of all of the added expenses you'll have after an accident.

Highlights of the policy include:

- Individual and family coverage available
- Guaranteed Issue underwriting is available
- Premiums collected through the convenience of payroll deduction
- Wellness Benefit: after a 30-day waiting period, a \$50 benefit is payable per calendar year for one annual health screening test
- Fully portable
- The policy pays benefits for the following injuries:
 - Burns
 - Lacerations
 - Eye injury
 - Brain concussion
 - Coma
 - Paralysis
 - Ruptured Discs, torn knee cartilage and more



This is a brief summary of AccidentAdvance®, Accident Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form series CPACC100 and CCACC100. Forms and form numbers may vary. This coverage may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

Accident Insurance

AccidentAdvance® (con't)

Underwritten by Transamerica Life Insurance Company

Limitations and Exclusions

We will not pay benefits for losses caused by or as a result of a covered person:

- Driving any taxi for wage, compensation or profit;
- Mountaineering, parachuting or hang gliding;
- Voluntarily taking, administering, absorbing or inhaling poison, gas or fumes;
- Alcoholism or drug addiction;
- Participating in any sport or sporting activity for wage, compensation, profit, or racing any type of vehicle in an organized event;
- Traveling in or descending from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- War, or any act of war, whether declared or undeclared;
- Participating in any activity or event, including the operation of a vehicle, while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurred;
- Participating in a riot, civil commotion, civil disobedience or unlawful assembly;
- Committing, attempting to commit, or taking part in a felony or assault or engaging in an illegal occupation;
- Intentionally self-inflicting bodily injury or attempting suicide while sane or insane;
- Any loss incurred while on active duty status in the armed forces. If you notify us of such active duty, we will refund any premiums paid for any period for which no coverage is provided as a result of this exception.

Termination of Insurance

Subject to the Portability Option, insurance coverage on the employee will end on the earliest of:

- the date of his or her death;
- the date he or she ceases to be eligible for coverage;
- the last date for which premium payment has been made to us, subject to the grace period;
- the date he or she terminates employment;
- the date the group master policy terminates;
- the date he or she sends us a written notice to cancel coverage.

The insurance coverage on a dependent will cease on the earliest of:

- the date of the employee's death;
- the date the employee's coverage terminates;
- the last date for which premium payment has been made to us, subject to the grace period;
- the date the dependent no longer meets the definition of dependent;
- the date the certificate is modified so as to exclude dependent coverage;
- the date the employee sends us a written notice to cancel coverage on a dependent



Critical Illness Insurance

CriticalAssistance AdvanceSM

Underwritten by Transamerica Life Insurance Company



CriticalAssistance AdvanceSM can help budget-conscious families who may not be able to withstand financial shock of an unexpected illness by providing a lump sum payment if a covered individual is initially diagnosed with one of several critical conditions.

Important features to the policy:

- Individual and family coverage available
- Employee benefit amount is available up to \$30,000 in \$10,000 increments, and dependent benefit amount is 50 percent of the employee's elected benefit
- The Guaranteed Issue amount is \$30,000
- Fully portable
- No waiting period
- Some covered illness include: heart attack, stroke, major organ transplant surgery (excluding heart), coma, invasive cancer, burns (3rd degree or 50% coverage) and much more

Additional Benefit Riders include:

- **Recurrent Critical Illness Benefit Rider** - The plan will pay a lump sum Recurrent Benefit equal to the selected percentage multiplied by the Elected Benefit multiplied by the applicable percentage upon the diagnosis of a Recurrent Critical Illness. You receive 75% of your benefit for a second diagnosis of a previously diagnosed illness.
- **Wellness Benefit Rider (Critical Illness Screening Benefit)** - Pays an annual \$50 benefit. Your plan will pay the selected amount per calendar year for each covered person when a charge is incurred for one of the following Critical Illness tests: biopsy, blood test for triglycerides, bone marrow testing, breast ultrasound, blood test for ovarian cancer, blood test for breast cancer, chest x-ray, colonoscopy, Pap test, thermography and more.

Limitations and Exclusions

We do not cover losses caused by, or as a result of:

1. Conditions other than those due to a covered Critical Illness.
2. The Covered Person's participation in or attempt to commit a felony or engaging in an illegal occupation.
3. The Covered Person intentionally causing self-inflicted injury.
4. The Covered Person committing or attempting to commit suicide, whether sane or insane.
5. The Covered Person's involvement in any period of armed conflict.
6. Surgeries performed outside the United States or its Territories.

Under no condition will we pay any benefits for losses incurred prior to the Effective Date.

No benefit is payable for a Critical Illness that is diagnosed during the Waiting Period. If the date of diagnosis of a specified Critical Illness occurs during the Waiting Period, you have the following options.

1. You may return the Certificate for a full refund of premium and fees; or
2. You may continue payment of premiums in the event you or another Covered Person is diagnosed with one of the other specified Critical Illnesses while coverage is in force.

This is a brief summary of CriticalAssistance AdvanceSM, Critical Illness Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form series CPC10400 and CCC10400. Forms and form numbers may vary. This coverage may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

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Termination of Insurance

Coverage will cease for a Covered Person when 100% of the Lifetime Maximum Benefits has been paid for that Covered Person.

Subject to the Portability Option, your insurance will cease on the earliest of:

1. The date of your death;
2. The date on which you cease to be eligible for coverage;
3. The last date for which premium payment has been made to us, subject to the Grace Period;
4. The date on which you terminate employment;
5. The date the Policy terminates, subject to the Portability Option; or
6. The date you send us a written notice that you want to cancel coverage.

The insurance on a Dependent will cease on the earliest of:

1. The date of your death;
2. The date your coverage terminates;
3. The last date for which premium payment has been made to us, subject to the Grace Period;
4. The date the Dependent no longer meets the definition of Dependent;
5. The date the Certificate is modified so as to exclude Dependent coverage; or
6. The date you send us a written notice that you want to cancel coverage on your Dependent.

We may have the right to deny the benefits of any Covered Person who submits a fraudulent claim under the Certificate.

Contact List

Plan	Carrier	Phone Number	Website
Minimum Value Plan (MVP)	Key Benefit Administrators	800-331-4757	www.keybenefit.com/
Product	Carrier	Phone Number	Website
Accident Critical Illness	Transamerica Life Insurance Company	888-763-7474	www.transamericaemployeebenefits.com