

2016 Benefits Enrollment Guide



Alliance Solutions Group is a great place to work at because of the variety of benefits are that 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 2016.

MEC Benefit Description

Covered Benefits	MEC
Deductible (single/family)	\$0/\$0
Coinsurance	100%
Out-of-Pocket Maximum (single/family)	\$0/\$0
PPO Network	Multiplan Network
ACA Required Preventive Care/ Screening/Immunization Benefits (MEC)	100% covered
Fully Insured Indemnity Benefits	
Daily In-Hospital Indemnity Benefit	N/A
Inpatient Surgery Daily Indemnity Benefit	N/A
Outpatient Surgery Daily Indemnity Benefit	N/A
Minor Outpatient Surgical Indemnity Benefit	N/A
Anesthesia: 20% of surgical amount	N/A
Outpatient Physician Office Visit Daily Indemnity Benefit	N/A
Outpatient Diagnostic Lab Benefit	N/A
Outpatient Select Diagnostic Benefit	N/A
Outpatient Advanced Studies Benefit	N/A
Daily Prescription Drug Benefit	N/A
Initial Hospital Admission Daily Indemnity Benefit	N/A
Emergency Room Visit Daily Indemnity Benefit *covers illness	N/A
Ambulance Service Daily Indemnity Benefit	N/A
Off-the-job Accident Indemnity Benefit	N/A
Inpatient Mental & Nervous Indemntiy Benefit	N/A
Inpatient Drug & Alcohol Indemnity Benefit	N/A
Critical Illness Benefit	N/A
Employee Group Term Life	N/A
Karis Patient Advocacy	N/A
Continuation	N/A
MEC Weekly Rates	
Employee	\$16.62
Employee + Spouse	\$25.79
Employee + Child(ren)	\$40.15
Family	\$49.32

* Out of network benefits include a \$500 single \$1,000 family deductible with a 40% coinsurance and no out of pocket maximum.

MEC Benefit Summary

This list below summarizes some but not all services. Please reference the US Preventative Service Task Force website for the entire list.

Covered Preventive Services for Adults(ages 18 and older)

1. Abdominal Aortic Aneurysm one time screening for age 65-75
2. Alcohol Misuse screening and counseling
3. Aspirin use for men ages 45-79 and women ages 55-79 to prevent CVD when prescribed by a physician
4. Blood Pressure screening
5. Cholesterol screening for adults
6. Colorectal Cancer screening for adults starting at age 50 limited to one every 5 years
7. Depression screening
8. Type 2 Diabetes screening
9. Diet counseling
10. HIV screening
11. Immunizations vaccines (Hepatitis A & B, Herpes Zoster, Human Papillomavirus, Influenza (flu shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella)
12. Obesity screening and counseling
13. Sexually Transmitted Infection (STI) prevention counseling
14. Tobacco Use screening and cessation interventions
15. Syphilis screening
16. Hepatitis B screening for non-pregnant adolescents and adults.
17. Lung Cancer screening-55-80 years old who smoke 30 packs a year.
18. Fall Prevention –Physical therapy and vitamin D for 65 and older at risk for falling
19. Hepatitis C screening for high risk individuals and a onetime screening for HCV infection if born between 1945-1965.

Covered Preventive Services for Women, Including Pregnant Women

1. Anemia screening on a routine basis for pregnant women
2. Bacteriuria urinary tract or other infection screening for pregnant women
3. BRCA counseling and genetic testing for women at higher risk
4. Breast Cancer Mammography screenings every year for women age 40 and over
5. Breast Cancer Chemo Prevention counseling for women
6. Breastfeeding comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women.
7. Cervical Cancer screening
8. Chlamydia Infection screening
9. Contraception: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs
10. Domestic and interpersonal violence screening and counseling for all women
11. Folic Acid supplements for women who may become pregnant when prescribed by a physician
12. Gestational diabetes screening
13. Gonorrhea screening
14. Hepatitis B screening for pregnant women
15. Human Immunodeficiency Virus (HIV) screening and counseling
16. Human Papillomavirus (HPV) DNA Test: HPV DNA testing every three years for women with normal cytology results who are 30 or older

17. Osteoporosis screening over age 60
18. Rh Incompatibility screening for all pregnant women and follow-up testing
19. Tobacco Use screening and interventions and expanded counseling for pregnant tobacco users
20. Sexually Transmitted Infections (STI) counseling
21. Syphilis screening
22. Well-woman visits to obtain recommended preventive services
23. Aspirin for Preeclampsia prevention

**Includes routine prenatal visits for pregnant women*

Covered Services for Children

1. Alcohol and Drug Use assessments
2. Autism screening for children limited to two screenings up to 24 months
3. Behavioral assessments for children limited to 5 assessments up to age 17
4. Blood Pressure screening
5. Cervical Dysplasia screening
6. Congenital Hypothyroidism screening for newborns
7. Depression screening for adolescents age 12 and older
8. Developmental screening for children under age 3, and surveillance throughout childhood
9. Dyslipidemia screening for children
10. Fluoride Chemo Prevention supplements for children without fluoride in their water source when prescribed by a physician
11. Gonorrhea preventive medication for the eyes of all newborns
12. Hearing screening for all newborns
13. Height, Weight and Body Mass Index measurements for children
14. Hematocrit or Hemoglobin screening for children
15. Hemoglobinopathies or sickle cell screening for newborns
16. HIV screening for adolescents
17. Immunization vaccines for children from birth to age 18; doses, recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis, Hepatitis A & B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Rotavirus, Varicella, Haemophilus influenzae type b
18. Iron supplements for children up to 12 months when prescribed by a physician
19. Lead screening for children
20. Medical History for all children throughout development ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
21. Obesity screening and counseling
22. Oral Health risk assessment for young children up to age 10
23. Phenylketonuria (PKU) screening in newborns
24. Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents
25. Tuberculin testing for children
26. Vision screening for all children under the age of 5
27. Skin Cancer Behavioral Counseling – age 10-24 for exposure to sun
28. Tobacco intervention and counseling for children
29. Fluoride varnish for primary teeth through age 5.

Accident Insurance

Accident insurance helps protect your savings from unexpected expenses related to an accident. The plan can pay you a lump-sum cash benefit – you decide the best way to use it.

Accident insurance is great for all lifestyles – families with active children, weekend warriors, or even those that like taking it easy. The cash benefit can help fill in the gaps and can be used for deductibles and co-pays and any other living expenses you have.



Highlights of the Non-Occupational Accident Insurance include:

- Individual and family coverage available
- No health questions or pre-existing conditions limitation
- Coverage is portable
- Some of the injuries the plan pays benefits include:
 - Burns
 - Eye injury
 - Coma
 - Ruptured Discs, torn knee cartilage and more
 - Lacerations
 - Brain concussion
 - Paralysis

Below is an example of how Accident coverage can help you with your expenses:

Molly chooses Accident Insurance from the plan benefits her employer is offering. Six months later, she is traveling to work and is involved in a car accident where she is air lifted to the hospital. The Accident insurance policy would provide the following benefits, in addition to what major medical insurance paid:

Air Ambulance Service:	\$1,500
Initial Accident Hospitalization:	\$1,000
Open Abdominal/Thoracic Surgery:	\$1,250
Hospital Confinement:	\$250
Doctor Follow-up Visit:	\$25
Total Cash Benefits:	\$4,025

Accident Weekly Rates

Employee	\$3.92
Employee plus Spouse	\$4.95
Employee plus Child	\$5.75
Employee plus Family	\$6.78

Rates are valid for a 02/01/2016 effective date and are guaranteed for 24 months.

This is an accident only insurance policy. It provides limited benefits and has some specific benefit limits. It does not pay benefits for sickness or loss from any other cause. Please refer to the issued insurance policy for complete details and all benefit requirements, including all limitations, exclusions and restrictions. We reserve the right to cancel the policy with advance written notice to the policyholder. Insurance policies and certain policy benefits are subject to state variations and may not be available in all states. Issued insurance contracts determine all plan features and benefits. Contact Assurant Employee Benefits for additional details.

Critical Illness Insurance

A critical illness can derail your life. It can keep you from working. It can make it difficult to do the simple things that you take for granted every day. And while no insurance product could ever erase the impact of a critical illness, Assurant Critical Illness Insurance can help reduce your stress during recovery. You have the opportunity to purchase Critical illness insurance for yourself and your family.

Critical illness insurance pays a lump-sum benefit if you are diagnosed with a covered disease or condition. You can use this money however you like, for example: to help pay for expenses not covered by your medical plan, lost wages, child care, travel, home health care costs or any of your regular household expenses.

Benefits and Features include:

- Coverage is Guaranteed Issue (GI), meaning there are no medical questions you need to answer or medical tests you need to take to get coverage.
 - Employee GI Amount: \$10,000
 - Spouse GI Amount: 5,000
 - Child(ren) GI Amount: \$5,000
- Critical Illness benefits are paid directly to you and may be used however you like.
- You may keep your Critical Illness coverage should you leave this employer or retire.



Covered Conditions:

- Heart attack
- Stroke
- End Stage Kidney Disease
- Major Organ Failure
- Coronary Bypass Surgery
- Angioplasty
- Invasive Cancer
- Cancer in Situ
- Skin Cancer
- Blindness
- Coma
- Alzheimer's
- And more!

Please refer to the issued insurance policy for complete details and all benefit requirements, including all limitations, exclusions and restrictions. We reserve the right to cancel the policy with advance written notice to the policyholder. Insurance policies and certain policy benefits are subject to state variations and may not be available in all states.

Issued insurance contracts determine all plan features and benefits. Contact Assurant Employee Benefits for additional details.

Critical Illness Weekly Rates

Employee	\$3.62
Employee plus Spouse	\$5.43
Employee plus Child	\$3.89
Employee plus Family	\$5.70

Contact List



Plan	Carrier	Phone Number	Website
Benefit Enrollment Center	Enrollment Resources Group	844-828-3272	www.electmybenefits.com
Medical Insurance	Key Benefits Administrators	800-331-4757	www.keybenefit.com
Accident/Critical Illness	Assurant Employee Benefits	800-733-7879	www.assurantemployeebenefits.com

