Vinylmax Windows

Benefit Plan Design

Your employer is providing a benefit package that can help you get well and stay well.
If you are already on a medical insurance plan – including Medicare – you are not eligible to enroll on this plan.

Apex-MEC
Minimum Essential Coverage **MAXIMUM BENEFITS**

Minimum Essential Coverage (MEC) covers preventive health services and health screenings for adults, women and children.

Apex-MEC Provides:

- Physician Visits & Diagnostic Testing
- 24/7 Telemedicine - Multilingual
- Prescription Drug Benefits
- Behavioral Health - Multilingual

LOOMIS THE LOOMIS COMPANY

Eligibility • Member Cards • MEC Claims Adjudication
For information:
www.loomisco.com • 877-959-9952

Covered Services

Apex- MEC

	MEC PLUS ADVANTAGE
PREVENTIVE/WELLNESS BENEFITS* MEC benefits cover 100% of the cost of certain preventive health services, when delivered by a doctor or provider in your plan's network. Visit www.HealthCare.gov/center/regulations/prevention.html for benefits.	**Covered at 100%**
Teladoc - TELEMEDICINE 24/7 (Multilingual)[2]	**FREE & Unlimited**
Clever Health - BEHAVIORAL HEALTH SERVICES (Multilingual)[2]	**FREE & Unlimited**
PHCS - PPO NETWORK SERVICES[2]	
Primary Care Physician Visits	**$20 Copay** - 3 visits PPY
Specialist Office Visits	**$50 Copay** - 3 visits PPY
Urgent Care	**$50 Copay** - 3 visits PPY
Diagnostic X-ray and Lab	**$50 Copay** - in offices 5 services PPY
CT Scan/MRI (outpatient only)	**$200 Copay** - 1 CT Scan or 1 MRI PPY
Citizens Rx - PRESCRIPTION BENEFITS[2]	
Tier 1 - Low Cost	**$1 Copay**
Tier 2 - Generics	**10% Coinsurance**
Tier 3 - Preferred	**20% Coinsurance**

PPY: Per Plan Year

Your Coverage Network

Your coverage includes the following benefits -
learn more about when and how to use them.

Teladoc HEALTH

24/7 Multilingual Telemedicine

Free & Unlimited for member & family

teladoc.com • 800-835-2362

When to Use Telemedicine Services

Teladoc's board-certified physicians have expertise in primary care, pediatrics and family medicine. They can help right away with cold and flu symptoms, allergies, respiratory infections, skin problems and other non-emergency medical issues. Contact Teladoc from the comfort of your home.

CITIZENS Rx

Powered by LucyRx

Prescription Drug Benefits

National, local, on-line pharmacies available

citizensrx.com • 877-532-7912

To Find an In-Network Pharmacy or Buy Prescription Drugs Online

Citizens Rx is an innovative, full-service prescription benefit manager, serving health plan members through a nationwide network of over 60,000 retail pharmacies. For home delivery use Walgreens Mail Service - plus refill reminders, tracking, and copay tools included.

clever health

Multilingual Behavioral Health

Free & Unlimited for member

cleverhealth.ai/apex

Connect with Behavioral Health Specialists via Mobile App

A better, more clever way to support mental wellness. Download the app today.

MedExpert

Healthcare Decision Assistance

Provides current, unbiased, and accurate information from medical experts

medexpert.com

800-999-1999

NorthPoint Data Security

Powered by experian.

Identity Theft Protection

Consumer ID Theft Program

northpointidtheft.com/apex

800-562-3918

To Use Your Free MEC Preventive Physician Office Visit

1. Locate a network provider using the instructions below.
2. Confirm that the provider is participating in the MEC program when you make your appointment.
3. **Request all preventive services you require when making the initial appointment.**
4. Present your ID card when you receive covered preventive services.
   (Your provider will bill Loomis for the cost of your care.)

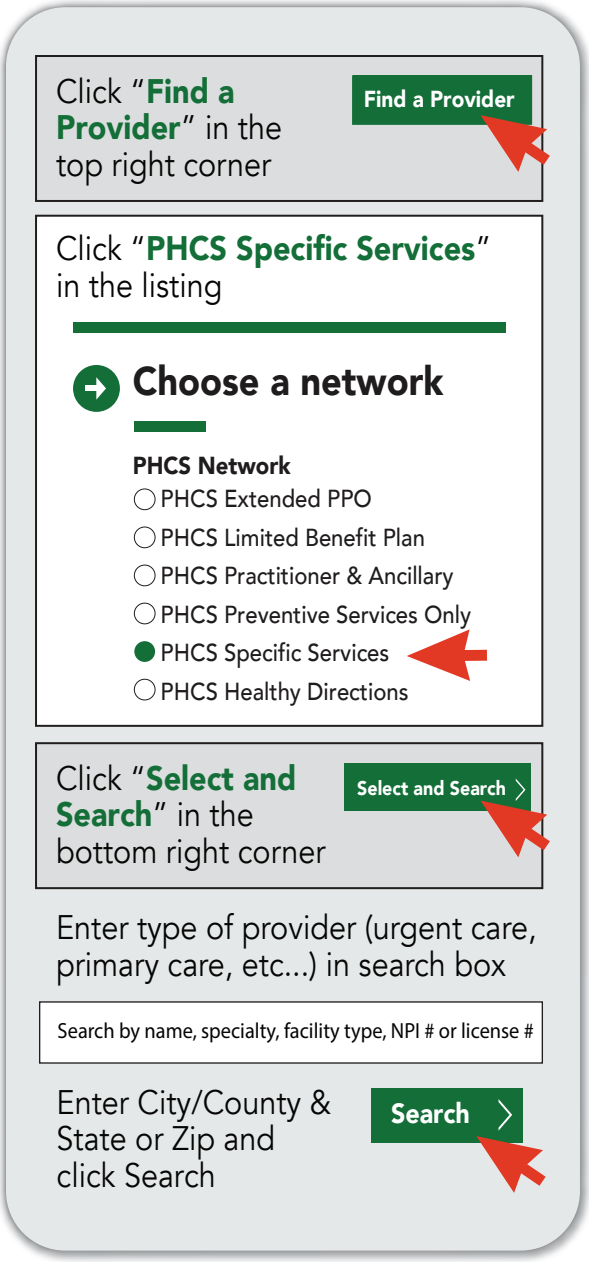
NOTE: MEC services are only free when delivered by a doctor or other provider in your plan's network. There are 3 sets of preventive services - for adults, women and children. Refer to your plan documents to confirm the MEC services you are eligible to receive.

Locating Your Network Provider

PHCS

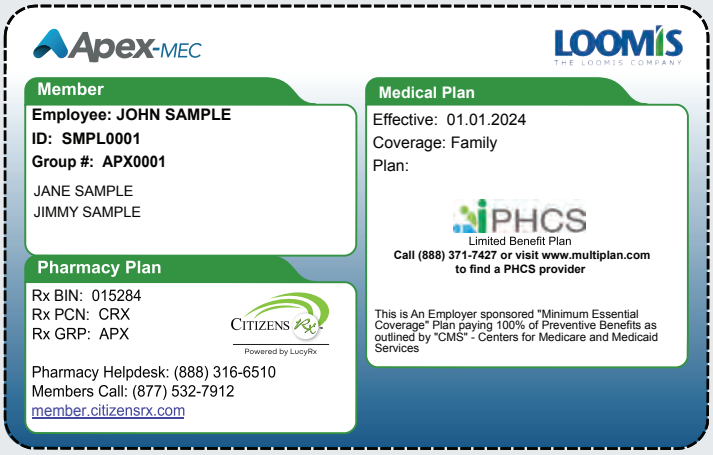
PHCS is a comprehensive network of more than 900,000 in-network providers around the U.S.

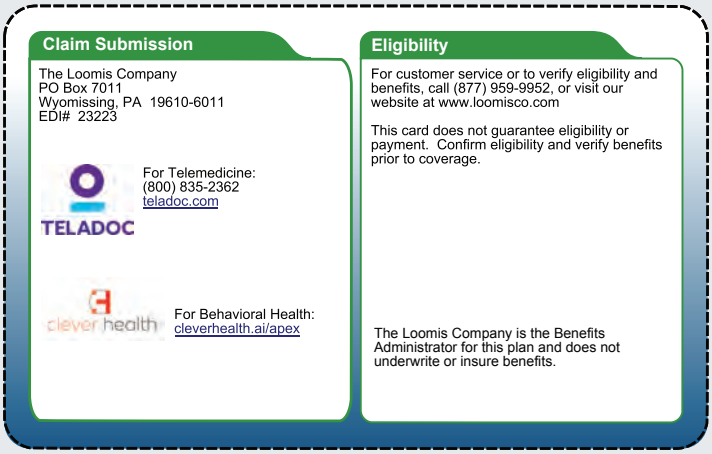
To find a provider visit: **www.multiplan.com** and follow the directions for your selected plan.



One ID Card for All Benefits

Loomis will send your ID card to your home. Call the Customer Service number first with any questions. After you enroll, you may use the information on the ID card for help with eligibility, benefit and claim questions.





Filing a Claim

When you go to a provider, present your ID card to show you have coverage.

For claims:

To receive the services included with the MEC plan, you must use a network provider who will file the claim.

Note: Once you exceed the specified number of primary care visits and services, you are still eligible for network discounts from the PHCS PPO network.

Notes: _____

Your MEC plan is PPACA Compliant

The list below summarizes some but not all services.
Please reference the US Preventive Services Task Force website for the entire list.
www.HealthCare.gov/center/regulations/prevention.html

Covered preventive services for all adults (ages 18 and older)

1. Abdominal aortic aneurysm one-time screening for men of specific ages who have ever smoked
2. Alcohol misuse screening and counseling
3. Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk
4. Blood pressure screening
5. Cholesterol screening for adults of certain ages or at higher risk
6. Colorectal cancer screening for adults 45 to 75
7. Depression screening
8. Diabetes (Type 2) screening
9. Diet counseling for adults at higher risk for chronic disease
10. Falls prevention (with exercise or physical therapy and vitamin D use)
11. Hepatitis B screening for people at high risk, including people from countries with 2% or more Hepatitis B prevalence
12. Hepatitis C screening for adults age 18 to 79 years
13. HIV screening for everyone age 15 to 65, at increased risk
14. PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use
15. Immunizations for adults — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella), Diphtheria, Flu (influenza) Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Measles, Meningococcal, Mumps, Whooping Cough (Pertussis), Pneumococcal, Rubella, Shingles, Tetanus
16. Lung cancer screening for adults 50 to 80 at high risk for lung cancer
17. Obesity screening and counseling
18. Sexually transmitted infection (STI) prevention counseling
19. Statin preventive medication for adults 40 to 75 at high risk
20. Syphilis screening for adults at higher risk
21. Tobacco use screening for all adults and cessation interventions for tobacco users

Covered preventive services for pregnant women or women who may become pregnant

1. Breastfeeding support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
2. Birth control: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers." Learn more about contraceptive coverage.
3. Gestational diabetes screening for women 24 weeks pregnant (or later) and those at high risk of developing gestational diabetes
4. Folic acid supplements for women who may become pregnant
5. Hepatitis B screening for pregnant women at their first prenatal visit
6. Maternal depression screening for mothers at well-baby visits
7. Preeclampsia prevention and screening for pregnant women with high blood pressure
8. Rh incompatibility screening for all pregnant women and follow-up testing for women at higher risk
9. Syphilis screening
10. Expanded tobacco intervention and counseling for pregnant tobacco users
11. Urinary tract or other infection screening

Other covered preventive services for women

1. Bone density screening for all women over age 65 or women age 64 and younger that have gone through menopause
2. Breast cancer genetic test counseling (BRCA) for women at higher risk
3. Breast cancer mammography screenings
   - Every 2 years for women 50 and over
   - As recommended by a provider for women 40 to 49 or women at higher risk for breast cancer
4. Breast cancer chemoprevention counseling for women at higher risk
5. Cervical cancer screening
   - Pap test (also called a Pap smear) for women age 21 to 65
6. Chlamydia infection screening for younger women and other women at higher risk
7. Domestic and interpersonal violence screening and counseling for all women
8. Gonorrhea screening for all women at higher risk
9. Urinary incontinence screening for women yearly
10. Well-woman visits to get recommended services for all women

Covered preventive services for children

1. Alcohol, tobacco, and drug use assessments for adolescents
2. Autism screening for children at 18 and 24 months
3. Behavioral assessments for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
4. Bilirubin concentration screening
5. Blood pressure screening for children
6. Blood screening for newborns
7. Depression screening for adolescents beginning routinely at age 12
8. Developmental screening for children under age 3
9. Dyslipidemia screening for all children once between 9 and 11 years and once between 17 and 21 years, and for children at higher risk of lipid disorders
10. Fluoride supplements for children without fluoride in their water source
11. Fluoride varnish for all infants and children as soon as teeth are present
12. Gonorrhea preventive medication for the eyes of all newborns
13. Hearing screening for all newborns; and regular screenings for children and adolescents as recommended by their provider
14. Height, weight and body mass index (BMI) measurements taken regularly for all children
15. Hematocrit or hemoglobin screening for all children
16. Hemoglobinopathies or sickle cell screening for newborns
17. Hepatitis B screening for adolescents at higher risk
18. Hypothyroidism screening for newborns
19. PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adolescents at high risk for getting HIV through sex or injection drug use
20. Immunizations for children from birth to age 18 — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella), Diphtheria, tetanus, and pertussis (DTaP), Haemophilus influenza type b, Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Inactivated Poliovirus, Influenza (flu shot), Measles, Meningococcal, Mumps, Pneumococcal, Rubella, Rotavirus
21. Lead screening for children at risk of exposure
22. Obesity screening and counseling
23. Oral health risk assessment for young children from 6 months to 6 years
24. Phenylketonuria (PKU) screening for newborns
25. Sexually transmitted infection (STI) prevention counseling and screening for adolescents at higher risk
26. Tuberculin testing for children at higher risk of tuberculosis: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
27. Vision screening for all children
28. Well-baby and well-child visits

Free and Unlimited Telemedicine

Set Up a Teladoc Account

TELADOC™

Getting Started with Teladoc®



Teladoc's U.S. board-certified doctors are available 24/7/365 to resolve many of your medical issues through phone or video consults. Set up your account today so when you need care now, **a Teladoc doctor is just a call or click away.**

SET UP YOUR ACCOUNT

It's quick and easy online. Visit the Teladoc website at Teladoc.com, click "Set up account" and provide the required information. You can also call Teladoc for assistance over the phone.

REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care.

PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

Online: Log into Teladoc.com and click "My Medical History".

Mobile app: Log into your account and complete the "My Health Record" section. Visit Teladoc.com/mobile to download the app.

Call Teladoc: Teladoc can help you complete your medical history over the phone.

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Apex-MEC

Free and Unlimited Mental Health Support



clever connections

Mental health support happens here

easy as...

1

Download the clever health app by scanning the QR code below.

2

Enter your mobile phone number then create your clever story. Select "clever connections", then "get care".

3

Complete the prompted onboarding screens. Schedule an appointment or request to connect immediately.

Common feelings:

- Feeling overwhelmed
- Need to vent
- Career challenges
- Feeling isolated
- Financial difficulties
- LGBTQIA+ community
- Parenting
- Fearing vulnerability

Why use clever connections?

Service is available 24/7

Connect one-on-one with a clever connector

Anonymous conversations

Discuss real-world challenges

Be connected to emergency resources immediately, if necessary

Access helpful resources and programs

Receive proactive check-ins

Confidential therapy on your terms

cleverhealth.ai/apex Download the app

clever health

Apex-MEC

Consumer ID Theft Program



Providing protection for consumers digital life.

Every year millions of Americans fall victim to identity thieves. It's a real threat, and protection has become a necessity.

Program Overview

The program is deployed on an embedded basis and cannot be sold as an "opt-in". Enrolled consumers must reside in the United States in order to be eligible.

Identity Restoration

Recovering from identity theft on your own can be time consuming. Let us help make it less of a pain. Our dedicated, highly qualified, ID restoration specialists will work on your behalf to help you recover from ID theft.

Lost Wallet Assistance

Losing your wallet is a headache. We make it a less painful ordeal by helping you cancel and reissue your credit and ID cards and up to 15 different forms of identification.

Up to $1M Identity Theft Insurance

This Consumer ID Theft Program provides up to$1 million in coverage for certain out-of-pocket expenses related to the theft of your personal information.

Stolen Funds (Cash Recovery) Replacement

Lost funds due to identity theft can be difficult to replace. As part of your Consumer ID Theft Program, it provides coverage terms up to $100,000 in cash recovery for unauthorized electronic funds transfer from a credit/debit card, checking or money market account established for personal use.

Credit Monitoring Powered by Experian®

You'll have access to a suite of tools powered by Experian® to alert you to suspicious activity involving identity fraud. These tools include access to your Experian® Credit Report, Experian® VantageScore®, Credit Monitoring and Alerts and Dark Web Monitoring.

About NorthPoint / Experian®

The program is deployed in collaboration with Experian®, one of the world's largest & most respected consumer services companies. NorthPoint, a majority veteran owned entity, is entirely focused on delivering unique cyber insurance products through its proprietary platforms.

For additional information, please call 800-562-3918 or visit: https://northpointidtheft.com/apex/

The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits.

NorthPoint Data Security
Powered by experian.

Apex-MEC

MedExpert

New Services Available

MedExpert provides you access to current, accurate, & unbiased information from professionals recognized as experts in their field. There's no cost to you.

When to call MedExpert

- Assistance locating a primary care provider
- Questions & assistance surrounding preventative screening
- Coordinating and scheduling lab work

MedExpert assists your healthcare team

MedExpert uses information published around the world daily to answer your questions & support your healthcare needs.

With one toll-free call, you can be connected with a MedExpert doctor. We can help you learn about the latest available treatments, research and help coordinate allservices that can improve the quality of your life.

To contact MedExpert please call **1-800-999-1999 • 7am to 7pm PST, M-F**

Who is MedExpert?

MedExpert is a U.S. company that uses on-staff doctors to help answer your health care questions. This program is completely confidential and is being offered at no additional cost to you. MedExpert DOES NOT replace your doctor—it is a program that lets you take your health care a step further. We encourage you to discuss your MedExpert call and any information you received with your doctor.

What can MedExpert do for me?

MedExpert uses research and individuals who are recognized as experts in their field to answer your medical questions over the phone. Examples of questions you might ask are: *Is this treatment right for me?* and *Can I take these drugs together?*

MedExpert can also help you:

- Identify how the best in the world would treat your medical condition
- Explain your treatment options and test results
- Understand what your medications are doing and review warnings about taking multiple medications
- Expedite your physician wait lists
- Transfer your medical records
- Consider whether a surgery is medically necessary
- Explain your medical bill
- Identify and connect you with support groups and other community programs that may enrich your life
- Coordinate your physicians

Will I speak to a live person? Where are they located?

Yes, when you call MedExpert, your call will be answered by a Medical Information Coordinator. Based on the nature of your call, you will have the opportunity to speak with a MedExpert doctor. All MedExpert personnel are located in the United States, mostly in California.

What communication can I expect from MedExpert?

In cooperation with your Apex MEC Plan, you may receive communication about the program. MedExpert may also make occasional phone calls to help you get started with the program. MedExpert strives to provide excellent, fast followup to your questions. You will get courteous, professional help when you call. If you do not want to be contacted by MedExpert, you can let them know by calling their toll-free phone number.

Apex-MEC