

Health Benefits Plan for the Employees

Kingman County
Retirement Home Assn
Group Number: 911318
Plan B

Effective Date: December 1, 2022		FreedomChoice	
Tier 1 Claims Administrator Tier 1 Financial Program Tier 2 Insurance Carrier Provider Network		Freedom Claims Management, Inc. Medical Expense Reimbursement Plan Current Carrier Current Carrier	
Tier 1:	Amounts Paid By The Member...	PPO Network	Out of Network
Plan Year Employee Deductible		\$1,500	\$6,350
Deductible Restarts every December 1st		\$3,000	\$12,700
Employee Cost Share Percentages AFTER Deductible		50%	20%
Tier 1 Out-of-Pocket Maximum AFTER Deductible		\$1,000	\$2,000
Before 1st \$6,350 Limit Reached		\$2,000	\$4,000
Copays Paid by Member "Per Visit"			
Primary Care MD		\$25	Deductible
Specialist Physician		\$25	Deductible
"Services performed" are subject to Deductible.		\$25	Deductible
Deductible/Co-Insurance applies AFTER		\$25	Deductible
Emergency Room Copayment made.		\$25	Deductible
Mental Health Office Visit		\$250	Deductible
Emergency Room		\$25	Deductible
Chiropractor		\$25	Deductible
Routine Vision Exam		\$25	Deductible
Routine Preventive Care		One per Plan Year	Deductible
		Per Person	Paid by Current Carrier
			Deductible
Prescription Drug Card Benefit		30 day Prescriptions	90 day Prescriptions*
Prescription drug services and		Tier 1	\$15
administration provided by the current		Tier 2	\$50
carrier and Prescription Network, a		Tier 3	\$75
Prescription Management Company		Specialty Prescriptions	\$187.50
		30 day supply only. Applies to Deductible/Co-Insurance at Current Carrier Specialty Pharmacy	
		*90 day prescriptions limited to maintenance medication list.	
Tier 1: Deductible, copays, cost share amounts & Rx copays for the member. Until the member's claims reach \$6,350 the balance of these costs are paid by the Employer's Medical Expense Reimbursement Plan. Tier 1 claims are processed by Freedom Claims Management, Inc. a 3rd Party Administrator, after first being submitted to Current Carrier for claim discounting and review. Please direct questions to Freedom Claims Management, Inc. at 1-866-792-9151			
Tier 2:	Applies to Claims Exceeding this Amount →	\$6,350	\$6,350
Employee Cost Share Percentages after Tier 2 Level Reached...		0%	20%
Tier 2 Out-of-Pocket Maximum (including copays)		\$6,350	\$8,350
After 1st \$6,000 Limit Reached		\$12,700	\$16,700
Lifetime Maximum		Unlimited	Unlimited
Umbrella: Current Carrier processes and pays eligible, in network claims above the \$6,350 limit.			

Please refer to the final Schedule of Benefits and the Summary Plan Description for all other eligible or ineligible expenses which supersede this handout. Please also refer to the certificate of coverage from Current Carrier for actual details on cost share amounts This is not a legal document.

ID CARDS: You will have two ID Cards. Present both of them to your providers and pharmacy. Current Carrier will review the claim first and apply the PPO discount. Freedom Claims Management, Inc. will coordinate your reimbursement as secondary payor.

Please use participating network physicians and hospitals in order to maximize benefits and reimbursements. Pre-Certification is required with Current Carrier to maximize benefit reimbursement.

12/1/2022