2017 USEA Dental, Vision and TeleMed **Partnering with EMI Health**





Utah School Employees Association

Take advantage of being a member of USEA

Still in effect, USEA will no longer be pulling premiums from the member's payroll. All premiums will be withdrawn via ACH monthly at a consistent monthly rate.

What this means for you is that EMI Health will pull the premium monthly from your checking account or a credit card. You'll be able to budget for this, because the premium will be the same each month.

The bundled approach will give you access to Dental, Vision, and TeleMed products with only one deduction monthly.

DENTAL

Choice PPO Plan

Plan

This plan replaces our Premier Plan. This new plan enhances the benefits of the Premier Plan by adding the Advantage Network as an option. The enhanced benefits are accessed by using a provider that is on the Advantage Plus Network. There is no deductible and a significantly higher annual maximum limit.

Employee - \$41.40 | Two-Party - \$80.80 | Family - \$125.80

Advantage Co-Pay This plan gives you the ease of knowing what your out-of-pocket Plan expenses will be before going to an in-network dentist. You will receive guality care, excellent benefits, and low co-payments.

Employee - \$21.50 | Two-Party - \$44.30 | Family - \$74.00

Group:	USEA Members - (Plan #891)		
Plan:	Choice PPO		
Plan Type:	Voluntary		
Effective Date:	9/1/2017		
	In-Network	In-Network	
	(Advantage <u>Plus</u> Network)	(Premier Network)	Out-of-Network
Type 1 - Preventive Oral Exams, Cleanings, X-rays, Fluoride	100%	100%	60%
Type 2 - Basic Fillings, Oral Surgery	80%	80%	60%
Type 3 - Major Crowns, Bridges, Prosthodontics	50%	50%	30%
Type 4 - Orthodontics Dependent children up to age (19)	50%	50%	50%
Adults	No Coverage	No Coverage	No Coverage
Orthodontic Discount (All Members)	25% Discount	25% Discount	No Discount
Waiting periods			
Type 2 - Basic	3 Month Waiting Period		
Type 3 - Major	12 Month Waiting Period		
Type 4 - Orthodontics	12 Month Waiting Period		
Deductible	In and Out of Network Deductibles are Combined		
Per Person	\$0.00	\$50.00	\$100.00
Family Max	\$0.00	\$150.00	\$300.00
Deductible Applies To	N / A Type 1, Type 2 & Type 3		e 2 & Type 3
Monthly Rates			
Employee		\$41.40	
Two-Party	\$80.80		
Family	\$125.80		

Group:	USEA Members - (Plan #891)			
Plan:	Advantage Co-Pay			
Plan Type:	Voluntary			
Effective Date:	9/1/2017			
	In-Network	Out-of-Network		
Type 1 - Preventive Oral Exams, Cleanings, X-rays, Fluoride	100%	See Claim Payment Schedule		
Type 2 - Basic Fillings, Oral Surgery	See Co-Pay Schedule	See Claim Payment Schedule		
Type 3 - Major Crowns, Bridges, Prosthodontics	See Co-Pay Schedule	See Claim Payment Schedule		
Type 4 - Orthodontics Dependent children up to age (19)	No Coverage	No Coverage		
Adults	No Coverage	No Coverage		
Orthodontic Discount (All Members)	25% Discount	No Coverage		
Waiting periods				
Type 2 - Basic	None			
Type 3 - Major	None			
Type 4 - Orthodontics	N/A			
Deductible	In and Out of Network Deductibles are Combined			
Per Person	\$0.00	\$0.00		
Family Max	\$0.00	\$0.00		
Deductible Applies To	N/A	N/A		
Monthly Rates				
Employee	\$21.50			
Two-Party	\$44.30			
Family	\$74.00			

Value Discount With this plan, you and your family can receive quality care at reduced prices, up to 70 percent savings on most dental services. This is a discount program, not an insurance policy.

> This is a voluntary discount plan that is **FREE** to all USEA members. This plan can be used to cover additional family members for a small monthly amount.

Employee - \$0.00 | Two-Party - \$3.00 | Family - \$5.00

* For full versions of Benefit Summaries visit useautah.org

Group:	<u>USEA Members - (Plan #891)</u>		
Plan:	Value		
Plan Type:	Voluntary / Discount Plan		
Effective Date:	9/1/2017		
	In-Network Only		
Type 1 - Preventive Oral Exams, Cleanings, X-rays, Fluoride	Up to 70% Savings - See Member Schedule (Discount Only)		
Type 2 - Basic Fillings, Oral Surgery	Up to 60% Savings - See Member Schedule (Discount Only)		
Type 3 - Major Crowns, Bridges, Prosthodontics	Up to 50% Savings - See Member Schedule (Discount Only)		
Type 4 - Orthodontics Dependent children up to age (19)	25% Discount		
Adults	25% Discount		
Orthodontic Discount (All Members)	25% Discount		
Waiting periods			
Type 2 - Basic	None		
Type 3 - Major	None		
Type 4 - Orthodontics	None		
Deductible			
Per Person	\$0.00		
Family Max	\$0.00		
Deductible Applies To	N/A		
Monthly Rates			
Employee	\$0.00		
Two-Party	\$3.00		
Family	\$5.00		

Questions? Please call USEA | 801-269-9320 | 800-662-6544 | useautah.org

VISION (VSP Network)

Easy to use benefits. No claim forms or paperwork for members. Simply choose a VSP provider and provide your EMI ID number, and VSP does the rest. Plans include exams and hardware.

Choice Plus Network

- * VSP Choice Network
- * Costco
- * Shopko * Visionworks
- * Wal-mart * Sam's Club
- * Eye Masters

Employee - \$9.20 | Two-Party - \$17.90 | Family - \$28.50

TELEMED (WELLVIA)

A \$5.00 monthly premium gives you a \$0 consult fee.

Now you can talk to a doctor 24/7 365 days of the year. EMI TeleMed, in partnership with WellVia, gives you access to a U.S. board-certified doctor over the phone anytime, anywhere.

WellVia physician network:

- * U.S. based and licensed
- * Primary care, pediatricians, and board-certified specialists
- * Average 10 years of experience
- * Supported by internal, bilingual Patient Care Center
- * Specialists in communicating and diagnosing via TeleMed

Some 70% of all doctor visits can be handled over the phone and 40% of urgent care visits can be managed using TeleMed.

EMI TeleMed doesn't replace your primary care physician. It is a convenient, alternative way for you to get the care you need that will save you time and money. Whether it's the middle of the night, while you're on vacation, on a business trip, or that moment when you've run out of a prescription, WellVia is on call.

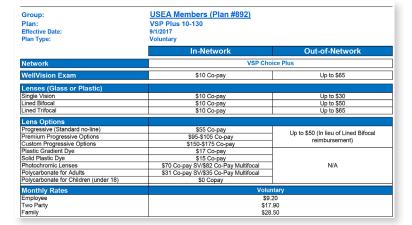
How Do I Enroll?

You enroll by using the attached enrollment application:

- 1. Fill out the enrollment application completely including checking account or Credit Card information, being sure to select the plans you want and to sign and date the application.
- 2. Mail, fax or email the enrollment application to USEA at the address on the application.
- 3. You must be a USEA member. New USEA members have 60 days from membership application date to enroll in a USEA dental, vision and TeleMed plan.
- 4. Cost is per month based on twelve monthly payments.

What if I am already enrolled in USEA Dental?

- 1. Your enrollment information will automatically carry-over "as is," unless you are making plan changes or your ACH bank or credit card information has changed. If this information has changed, you will be required to complete a new application.
- All new and/or changes to enrollment are required to go through USEA as your gatekeeper for membership.





Common Conditions

- * Cold & Flu

Medications Prescribed

Utah

School

Employees

Association

