

The Resource Center /
Allied Industries
January 2021 Open Enrollment
Non-HSA Plan



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- The Non-HSA Plan is considered a high deductible plan, since the deductible must be met on **most** services before payment by the Plan.
- The Plan includes medical, prescription drug and routine vision benefits, along with a Health Reimbursement Arrangement (HRA) benefit
- Utilizes both Independent Health and First Health networks for participating providers
- All ACA Preventive Services are covered in full

- Copayment – A fixed dollar amount you pay for a covered service or procedure.
- Deductible – The amount you pay out of your pocket towards covered medical services each year before the plan begins to pay for services.
- Coinsurance – The percentage you pay after the deductible has been satisfied for a covered service or procedure.
- Out of Pocket Maximum (OOP) – The most you would pay each year for covered medical and pharmacy services. If you reach your OOP maximum during a plan year, the Plan will pay for any additional covered services during that plan year at 100%.
- Health Reimbursement Arrangement – An employer funded benefit that reimburses you for covered expenses.

In-Network coverage for the most commonly used benefits:

- Office Visit
 - TRC Primary Care: Covered in Full after deductible
 - All other PCP or Specialists: \$20.00 copay after deductible
- Urgent Care: 20% coinsurance after deductible
- Emergency Room: 20% coinsurance after deductible (waived if admitted as an In-patient)
- Inpatient Hospital stay: 20% coinsurance after deductible
- Outpatient Surgery: 20% coinsurance after deductible
- Health Reimbursement Arrangement (HRA): These dollars can only be used toward any services which apply toward the medical deductible

Deductible: Single - \$1,500 / Family - \$3,000 (individual covered members meet their deductible at \$1,500 or combined family members at \$3,000)

OOP maximum (Medical and Pharmacy combined):

Single - \$6,500 / Family - \$13,000

Beginning January 1, 2021, TRC's pharmacy benefits will be through Express Scripts, administered by RxBenefits.

When picking up a prescription or receiving services at a retail pharmacy, remember to present your new Independent Health Id card with Express Scripts information on the back.

*Prescription coverage will remain the same as last year:

- TRC Pharmacies: \$5/\$25/\$75
- Retail Pharmacies: \$10/\$30/\$80/\$100
- Maintenance / Mail order (90 day supply):
\$20/\$60/\$160/\$200

After January 1st, if you receive a medication considered “preventive”, such as a flu shot, at a retail pharmacy, it will need to be billed to Express Scripts

Contact Information

If you have any questions regarding your benefits, please contact:

Medical and Routine Vision

- Independent Health Customer Service
(716) 631-2661 or 1-800-257-2753

Dental

- Nova Healthcare an Independent Health Company
1-800-999-5703

Prescription Drug (after January 1st)

- RxBenefits (Express Scripts)
1-800-334-8134

Health Reimbursement Arrangement (HRA)

- Proflex
(716) 633-2073

Flexible Spending Accounts/Dependent Care Accounts

- Proflex
(716) 633- 2073

Thank you

