

2023-2024

YOUR Benefits

Become a Better Healthcare Consumer!

ID Cards

Can Be Found in
Your Online
Member Portals

Need Care Quick?

Utilize Your
Virtual Visits
Included in Your
Medical Plan!

Preventive
Services
are Covered at
NO COST

Presented for members of:



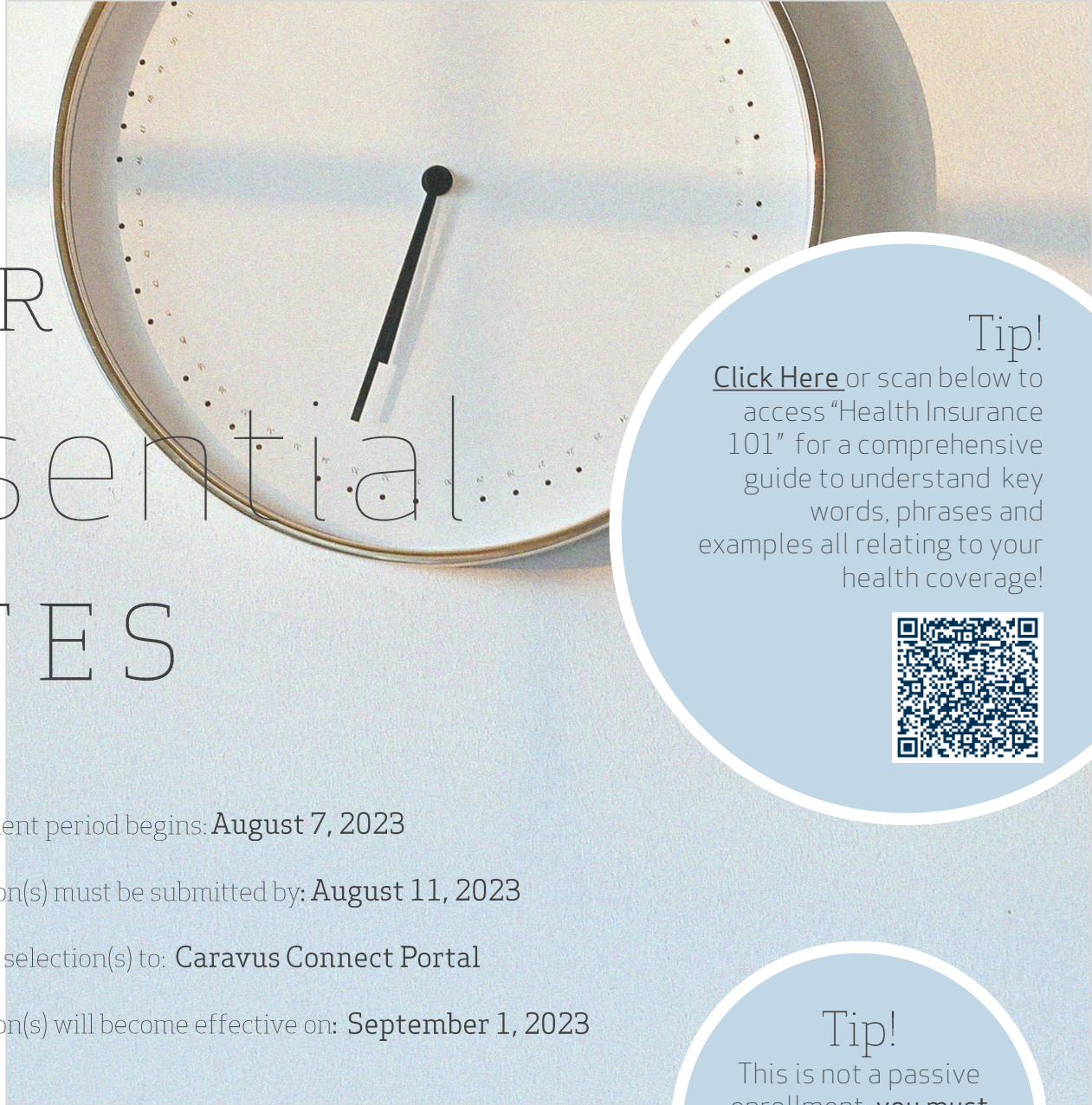
Caravus is Always Here to
Advocate for **You.**

“Healthy citizens are the greatest
asset any country can have.”

- Winston Churchill



YOUR Essential DATES



Tip!
[Click Here](#) or scan below to access “Health Insurance 101” for a comprehensive guide to understand key words, phrases and examples all relating to your health coverage!



The open enrollment period begins: **August 7, 2023**

Your plan selection(s) must be submitted by: **August 11, 2023**

Submit your plan selection(s) to: **Caravus Connect Portal**

Your plan selection(s) will become effective on: **September 1, 2023**

Tip!
This is not a passive enrollment, **you must** make benefits selections during the upcoming enrollment period

Need Some Additional Direction?

[Click Here](#) to access a video that will guide you through making your benefits selections in Caravus Connect!



Or scan the below qr code with your phone camera!

New Hires

A new employee has the option to join the plan on the first of the month following your date of hire. Dependent spouses and children may also join at this time.

This summary is for illustrative purposes only. Details are included in the actual contract and Certificate of Coverage.

Ready To Enroll?

[Click Here](#) to make your Benefits selections with Caravus Connect!



Or scan the below qr code with your phone camera!

Each member has access to one annual preventive exam with his/her Primary Care Physician to include a physical and preventive lab work.

This is no cost to the member, covered 100% by the carrier.

Tip!
Tell your doctor's office to code your visit as Preventive Care to avoid an unexpected bill!

In-Network Benefits	Base Plan 2500 Plan Open Access Plus	Buy-Up Plan 1000 Plan Open Access Plus
Individual Deductible	\$2,500	\$1,000
Family Deductible	\$5,000	\$2,000
Co-insurance	20%	0%
Individual Maximum Out of Pocket	\$6,500	\$2,500
Family Maximum Out of Pocket	\$13,500	\$5,000
Physician Office Visit (PCP/SPC)	\$30/\$60 Copay	\$25/\$50 Copay
Virtual Visit	\$30 Copay	\$25 Copay
Mental Health Services	\$60 Copay	\$50 Copay
Out-Patient Procedures	Deductible/Coinsurance	Deductible
In Patient Services	Deductible/Coinsurance	Deductible
Non-Preventive Lab	No Cost	No Cost
X-Ray	No Cost	No Cost
Major Diagnostic Testing	Outpatient facility: \$500 Copay In Office: 20% coinsurance	Outpatient facility: \$500 Copay In Office: 10% coinsurance
Chiropractic Care (Max Visits)	\$60 Copay (20)	\$50 Copay (20)
Physical Therapy (Max Visits)	\$60 Copay (20)	\$50 Copay (20)
Urgent Care	\$50 Copay	\$50 Copay
Emergency Room	\$250 Copay	\$300 Copay
Child Dependent Age	26	26

Prescription Benefits	Three Tiers	Three Tiers
Retail Copays	\$10/\$35/\$60	\$10/\$35/\$60
Mail Order (Up to 90 Day Supply)	\$30/\$105/\$180	\$30/\$105/\$180
Responsibility Prior to Rx Co-pay	None	None
Formulary Name	Advantage	Advantage



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Base OAP 2500

Medical Insurance Rates

	Your Cost Per <u>Pay Period</u>
Employee:	\$12.00
Employee + Spouse:	\$278.92
Employee + Child/ren:	\$231.29
Family:	\$514.66

Buy-Up OAP 1000

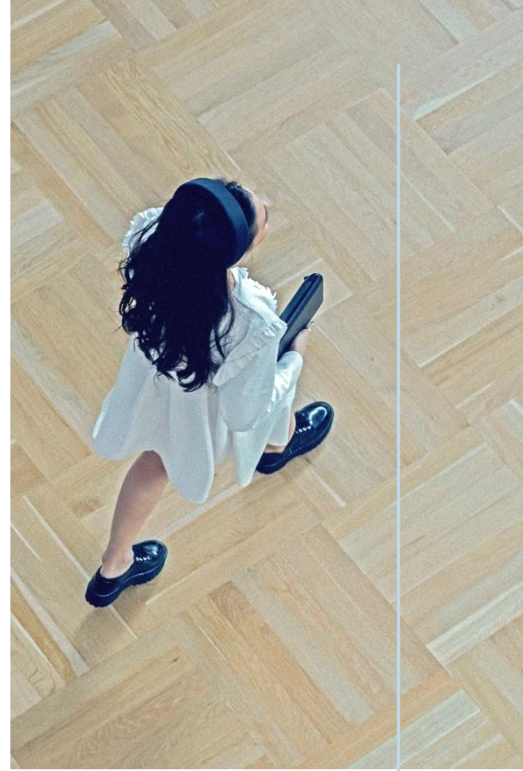
Medical Insurance Rates

	Your Cost Per <u>Pay Period</u>
Employee:	\$60.18
Employee + Spouse:	\$393.02
Employee + Child/ren:	\$317.46
Family:	\$601.50

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Plan Decision

SUPPORT



Low Deductible vs. Higher Deductible Traditional Copay Plan (Buy Up vs. Base Plan)

Low Deductible Plan

Parker is expecting to have a surgery in the next couple of months. They know the procedure is a confirmed deductible claim. They should sign up for the Low Deductible/Buy Up plan to spend less money on claims.



Higher Deductible Traditional Copay Plan

Jessie does not have any surgeries planned for the next year and doesn't plan on having any other large claims. They only have a couple of prescriptions to get filled and a couple doctor visits they have scheduled. They're also trying to save money and prefers to not spend a lot on insurance. Jessie can sign up for the Higher Deductible/Base Plan since their claims are considered copays.



[Prescription Search Advantage](#)



[Provider Search Open Access Plus](#)



[Wellness Assets](#)



[Virtual Visits](#)

*Caravus is not affiliated with any of these companies or services. They are referred strictly as a means of convenience.

Additional MEDICAL Assets

Prescriptions



Research before pick up
will save you a hiccup.

GoodRx



Before you take a trip to pharmacy, visit GoodRX.com to find the lowest drug prices available in your area. GoodRX also generates coupons that can be applied to your prescription purchase to further your cost savings.

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Therapy



Psychology Today

Where do I begin
on my mental
health journey?

Psychologytoday.com is an excellent online resource that connects individuals with mental health professionals and treatment options.

Health Coverage Overseas



Caravus has partnered with GeoBlue to offer international health coverage to travelers. This coverage is guaranteed issue if you currently have a primary medical policy in-force.

Additional Information
The following information is required for a free quote from GeoBlue: **age of traveler(s), zip code, dates of travel and destination.**

For more information on international travel coverage, please contact:

Dana Dreher
dreherd@caravus.com 314.259.5025

ATTENTION:
Caravus offers GeoBlue international health coverage as an option to avoid those upfront out-of-pocket expenses.

If you require medical attention overseas, your health insurance carrier will presumptively reimburse you for the upfront out-of-pocket expenses you would incur to receive care.

Laboratory Diagnostics



Stand alone lab facilities are just as accurate and much more cost effective than labs affiliated with a hospital system.



Dental



Group #: 1066132

Annual Benefit Paid by Carrier:	\$1,000 per family member	
Annual Deductible Paid by You:	Individual: \$50	Family: \$150
Preventive:	You Pay: 0%	Carrier Pays: 100%
Basic:	You Pay: 20%	Carrier Pays: 80%
Major:	You Pay: 50%	Carrier Pays: 50%
Orthodontia Benefit:	\$1,000 Lifetime Benefit (Under age 19)	
	Your Cost Per Pay Period	
Employee:	\$14.52	
Employee + Spouse:	\$29.26	
Employee + Child/ren:	\$40.86	
Family:	\$58.76	



For more information about your dental plan [click here!](#)



Group #: 1006941

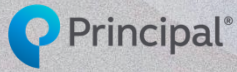
Eye Exam: Every 12 Months:	\$10 Copay
Frames: Every 24 Months:	\$130 Allowance / 20% Discount
Contact Lenses: Every 12 Months:	\$130 Allowance / 15% Discount
	Your Cost Per Pay Period
Employee:	\$3.57
Employee + Spouse:	\$6.78
Employee + Child/ren:	\$7.13
Family:	\$10.49



For more information about your vision plan [click here!](#)

VISION





Group # 1066132

Tip!
Make sure your beneficiaries are up-to-date!

Benefit:	1x Annual Salary up to \$150,000
Guarantee Issue:	\$150,000
Age Reduction:	35% @ age 65; 50% @ age 70

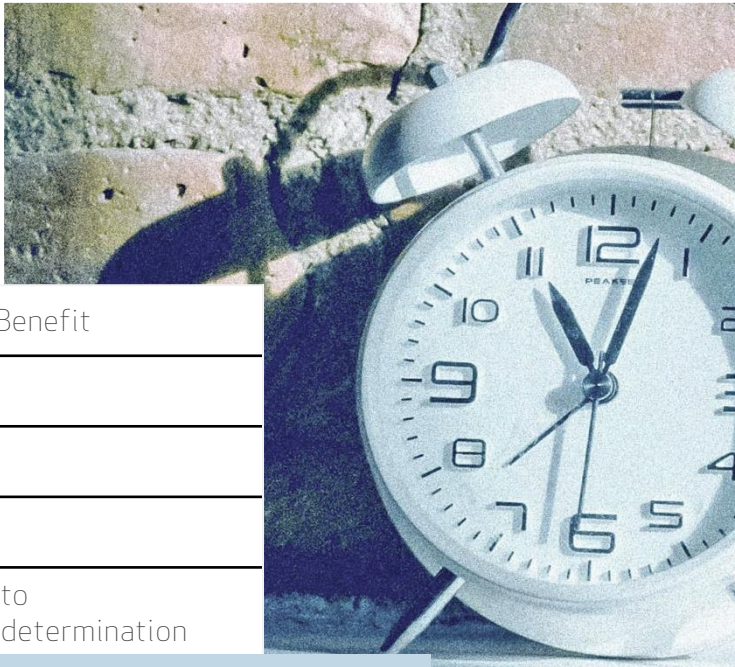
This benefit is being provided to you at no charge by your employer.

Life

Short Term DISABILITY



Group #: 1066132



Weekly Benefit:	60% to \$1,500 - Benefit
Elimination Period Accident / Illness	8 th Day
Benefit Duration	12 Weeks
Occupational Losses	Not Covered
Maternity Benefit:	Included; Subject to carrier/physician determination

This benefit is being provided to you at no charge by your employer.

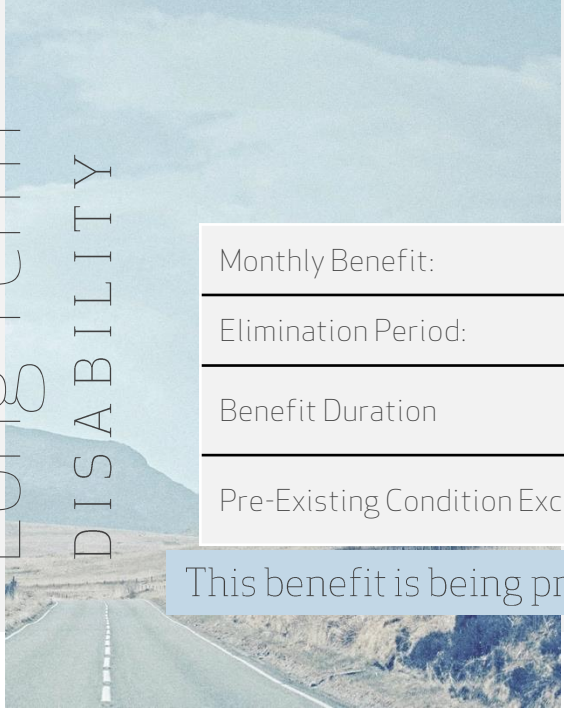
Long Term
DISABILITY



Group #: 1066132

Monthly Benefit:	60% to \$6,000
Elimination Period:	90 Days
Benefit Duration	Social Security Normal Retirement Age
Pre-Existing Condition Exclusions:	3 month look back / 12-month exclusion

This benefit is being provided to you at no charge by your employer.



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VOLUNTARY LIFE PLAN OVERVIEW

Benefits: Employee	
Benefit Amount can be purchased in increments of...	\$10,000
Minimum Amount	\$10,000
Maximum Amount	\$300,000
Guarantee Issue	\$70,000 under age 70
Age Reduction Schedule	35% at age 65, 50% at age 70
Benefits: Spouse (Employee coverage is required)	
Benefit Amount can be purchased in increments of...	\$5,000
Maximum Amount	\$100,000, not to exceed 100% of employee election
Guarantee Issue	\$20,000 under age 70
Age Reduction Schedule	35% at age 65, 50% at age 70
Benefits: Child(ren)	
Benefit Amount (less than 14 days old)	\$1,000
Benefit Amount (14 days old and older)	\$10,000
Plan Provisions	
Employee Waiver of Premium	Included
Employee Accelerated Death Benefit	Included
Portable as Term Insurance	Yes
Monthly Premiums (per \$1,000)	See Caravus Connect for age specific rates

OPEN ENROLLMENT ALERT

You may increase your term life coverage amount by up to \$20,000 at each open enrollment period without answering any medical questions if your maximum amount does not exceed the guarantee issue limit.

BENEFICIARY ALERT

1. Please check your beneficiary information in Caravus Connect to ensure it is up to date.
2. Please DO NOT have a person under the age of 18 as a beneficiary (primary or contingent). Please name a guardian who can provide this benefit to the minor. Principal provide a guardianship form for those that wish to indicate a minor child as a beneficiary. Please see Helpful Resources to complete this form. Once complete, we can save this to your Caravus Connect account.

Your Contacts & MORE Information



We Get It.

Navigating your health insurance coverage can feel like being lost in a maze. We are here to knock down those maze walls and direct you to a clearer path.

We're here to advocate for **you**.

caravus

Tip!

If you receive a bill from a carrier that doesn't seem right, contact Caravus before you pay!



General Plan Benefit Questions
Hannah De Rose ▪ Strategic Advisor
Direct: 314.259.5060 ▪ deroseh@caravus.com



Claims & Billing Questions
Hallie King ▪ Client Advocate
Direct: 314.259.5057 ▪ kingh@caravus.com



ID Cards & Enrollment Changes
Shannon Chervitz ▪ Eligibility Manager
Direct: 314.259.5026 ▪ chervitzs@caravus.com



Caravus Connect Contact
Ilyssa Sheinbein ▪ Caravus Connect Advisor
Direct: 314.259.5035 ▪ sheinbeini@caravus.com



[Provider Search](#)
[Open Access Plus](#)



[Prescription Search](#)
[Advantage](#)



[Virtual Visits](#)



[Wellness Assets](#)

Tip! If you call a carrier, make sure you have your personal information ready.

Carrier	Contact
Medical	Member Services: 1-866-494-2111
	Member Portal: my.cigna.com
Dental	Member Services: 1-800-986-3343
	Member Portal: login.principal.com/login
Vision	Member Services: 1-866-939-3633
	Member Portal: individual.eyemed.com/member-login/
Life & Disability	Member Services: 1-800-245-1522
	Member Portal: login.principal.com/login



Before YOU ENROLL

If You're New to the Plan:

- Research how your prescriptions are covered
- Make sure your physicians are in-network

Having trouble navigating the carrier portal?
Contact your Caravus Client Advocate.

Having trouble choosing a plan?
Contact your Caravus Strategic Advisor.

How To

ENROLL

Login to your Caravus Connect account at caravusconnect.com



Having issues logging in or navigating the site?
Contact your Caravus Connect Advisor

I'm Enrolled

WHAT'S NEXT?

- Your ID card(s) will arrive in the mail shortly after your enrollment is complete. When your ID card arrives, register your account on the carrier member portal.
- Provide your new ID card to your physician(s) and pharmacy(s) at your first visits after the effective date of your new benefits.
- Familiarize yourself with how to access the carrier virtual visits so you are prepared when an opportunity to use a virtual visit arises
- Monitor your medical and prescription claims on your carrier member portal throughout the year, have questions call your client advocate



Follow Caravus

on LinkedIn and Facebook for quick tips and anecdotes relating to benefits to become an educated healthcare consumer!

Click Here!





ONLINE Enrollment

1. With the official start of your enrollment period, please take a few minutes to begin the process by visiting www.caravusconnect.com.
2. You may have already received an email which contains a company identifier for log-in. If not, please select the "New User Registration" link to create a user ID and password.
3. Before selecting your benefits, we'll need to learn a little more about you. Please complete or confirm the information for your personal profile. If you have dependents, please take the time to add their information - especially if they will be included in your plan coverage.
4. Once your profile is complete, you'll move to the plan selection process. At this point, you'll be able to review available plan options and rates for all lines of coverage.
5. Select your plan options for all available lines of coverage to complete the process. Congratulations on successfully enrolling in your company's benefits!


The online portal will allow you to access your benefit information from anywhere - whether you're at your desk or standing in line at the pharmacy.

Please note: Your Company Identifier for Caravus Connect is

CWCKC



Notes



TAKE CARE OF YOURSELF & ...

Be Well.