

## Custom Concrete Contracting, Inc

Medical Plan Benefits	Foundation F70
<b>Medical Carrier Information</b>	
<b>Medical Plan Carrier</b>	Regence BlueShield or Asuris Northwest Health
<b>Provider Network</b> <small>(In-Network / Extended Network)</small>	Preferred / Participating
<b>The Following Deductible Applies to All Services Unless Otherwise Specified</b>	
<b>Annual Deductible</b>	<b>\$3,000 / \$6,000</b> individual / family
<b>Benefits Reflect Payment Level for In-Network Providers</b>	
<b>Preventive Care - No Annual Maximum *</b>	100% deductible & copay waived
<b>Office Visits (includes urgent care visits)</b>	100% after \$40 copay deductible waived
<b>Related Lab &amp; X-Ray **</b>	70%
<b>Professional Services</b> <small>(Including Maternity for subscribers &amp; covered spouses)</small>	
<b>All Other Professional Services</b>	70%
<b>Facility Services</b>	70%
<b>Spinal Manipulations</b>	100% after \$40 Copay deductible waived 10 per year limit
<b>Acupuncture</b>	100% after \$40 Copay deductible waived 12 per year limit
<b>Prescription Drugs ***</b> <small>(Generic / Preferred Brand / Non-Preferred Brand / Specialty; if applicable)</small>	
<b>Retail Pharmacy (30-day supply)</b>	\$15 / 50% / 50% pre-auth required for non-preferred & specialty
<b>Mail Order Plan (90-day supply)</b>	\$30 / 50% / 50% pre-auth required for non-preferred & specialty
<b>Annual Deductible</b>	\$200 per member per year waived for generics only
<b>Hospital Facility</b> <small>(Including Maternity for subscribers &amp; covered spouses)</small>	
<b>Inpatient</b>	70%
<b>Outpatient</b>	70%
<b>Emergency Room Copay</b>	\$250 waived if admitted
<b>Mental Health</b>	
<b>Inpatient</b>	70%
<b>Outpatient</b>	100% after \$40 Copay deductible waived
<b>Chemical Dependency</b>	
<b>Inpatient</b>	100%
<b>Outpatient</b>	100% after \$40 Copay deductible waived

**Custom Concrete Contracting, Inc**  
**Group # 11112111**

May 1, 2018 is the **Open Enrollment** of your health insurance coverage provided through the BIAW Health Insurance Trust. At this time, employees have the opportunity to change medical plans (if more than one is offered); enroll if you have previously waived coverage; and add or delete dependents from coverage.

Should you wish to make a plan change, please inform your employer no later than April 6th. If you wish to enroll yourself or eligible dependents not previously covered, please complete a new **BIAW Employee/Subscriber Application** and return it to your employer no later than May 10, 2018. No changes may be made after these dates. Please be aware that the next Open Enrollment period for plan changes will be in early 2019 for an effective date of May 1, 2019.

The following highlights the primary features of your coverage which will be effective May 1, 2018. In addition, a summary is attached which provides additional information about the benefit package(s) provided by your company.

**Highlights of Your Plan(s)**

<p><b>Foundation F70</b></p>	<ul style="list-style-type: none"> <li>◆ Office Visits paid at 100% after \$40 copay – not subject to annual deductible</li> <li>◆ Related Lab &amp; X-Ray services are subject to annual deductible and paid at 70%</li> <li>◆ Unlimited Preventive Care paid at 100% - not subject to office visit copay or annual deductible</li> <li>◆ Spinal Manipulations – subject to copay &amp; limited to 10 per year; annual deductible waived</li> <li>◆ Retail / Mail Order Prescription Drug benefit – subject to a \$200 deductible; waived only for Generics. Member pays \$15 for Generic; 50% for Preferred Brand Name; 50% for Non-Preferred; Pre-authorization is needed for Non-Preferred retail &amp; mail order and specialty medications, see details on which medications fall into this specialty category <a href="http://www.regence.com/go/WW/pd">www.regence.com/go/WW/pd</a></li> <li>◆ Annual Deductible is \$3,000 per person (2 times per family)</li> <li>◆ Out-of-Pocket Maximum (includes medical and prescription deductibles &amp; copays and coinsurance) is \$7,350 per person (2 times per family)</li> <li>◆ Plan Payment Schedule – 70% for preferred professional &amp; facility (50% for participating &amp; non-participating providers)</li> <li>◆ Emergency Room Copay - \$250 (waived is admitted)</li> <li>◆ No Annual or Lifetime Maximum</li> </ul>
<p><b>Life Insurance</b></p>	<ul style="list-style-type: none"> <li>◆ Your benefit plan includes a \$25,000 Basic Life and Accidental Death &amp; Dismemberment benefit.</li> <li>◆ Benefits are provided by LifeMap Assurance Company</li> </ul>

**Should you have any questions about the plans, please feel free to contact the BIAW Trust Administrator, EPK & Associates, at 800.545.7011.**

## Regence/Asuris Plan Information

The BIAW Health Trust offers a wide variety of options allowing you to choose the plans that suit your company's financial needs while still providing comprehensive benefits to your employees. All plans offered by the BIAW Health Trust are compliant with applicable mandates imposed by the Affordable Care Act.

### Market, Foundation & Traditional Plans – Provided by Regence BlueShield and Asuris Northwest Health

A broad range of deductible and coverage options utilize the extensive Regence BlueShield & Asuris Northwest Health Preferred Provider (PPO) networks.

**Market Plans**, our most popular plans, provide your company with a wide variety of deductibles, copays and out-of-pocket maximums for your company to choose from. These plans offer a superior level of employee benefits and pay most in-network services at 80% after applicable deductibles & copays.

**Foundation Plans** provide your company with a wide variety of deductibles, copays and out-of-pocket maximums for your company to choose from. The common feature of these cost effective plans is that the coinsurance, the amount the insurance carrier pays after applicable deductibles & copays, is 70%.

The **Traditional Plan** is a cost effective plan option complete with a zero dollar deductible. This benefit design provides a plan where the employee pays 50% of any costs incurred and the insurance carrier pays the other 50% until the out-of-pocket maximum is reached.

Selecting an **HSA Plan** (a High Deductible Health Plan offered with a Health Savings Account) can be an excellent start to controlling your company's health care expenses. This consumer driven model is designed to encourage your employees to become more active participants in how they spend their health care dollars. Enrolled employees may set aside pre-tax dollars into a Health Savings Account which can then be used for qualified medical expenses.

Stay healthy and save money at the same time! Regence's value-added programs offer great savings on health-related products and services. The programs are not insurance—they're offered in addition to the plan in order to help members take charge of their own health. These discount programs are offered at no additional cost, although some vendors may include separate fees. See [regence.com](http://regence.com) for details.

### NEW! MedSavvy - Creating More Informed Prescription Drug Users

Starting in 2018, all BIAW Health Trust Regence plans will offer a **new, free, pharmacy tool called MedSavvy** that empowers employees to make smarter decisions about their prescriptions.

MedSavvy is an online tool, accessed via Regence.com, informed by a group of specially trained pharmacists who evaluate prescription medicines based on evidence about how well medications work, how credible the science is behind the research, and assign each drug a report-card-style grade. These grades are combined with costs, safety information, and user reviews providing employees all the information they need to talk to their doctor and make the best decisions.

MedSavvy is tied directly to your specific company benefit plan providing employees with real time information on costs and out of pocket expenditures on their prescriptions.