



Summary of Benefits & Coverage

Medical & Wellness Benefits

*This plan operates as a Minimum Value Plan. A **Minimum Value Plan** is a health insurance plan that meets the Affordable Care Act's standard by covering at least 60% of the total cost of medical services and including substantial coverage for inpatient and physician services. It helps employers satisfy ACA requirements while providing meaningful, basic health coverage to employees.

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Preventative Services

Covered Under the Affordable Care Act (Part A)

15 Covered Preventative Services for Adults

- Abdominal Aortic Aneurysm** one-time screening for men of specified ages who have ever smoked
- Alcohol Misuse Screening** and counseling
- Aspirin** use for men and women of certain ages
- Blood Pressure screening** for all adults
- Cholesterol screening** for adults of certain ages or at higher risk
- Colorectal Cancer screening** for adults over 50
- Depression screening** for adults
- Type 2 Diabetes** screening for adults with high blood pressure
- Diet counseling** for adults at higher risk for chronic disease
- HIV screening** for all adults at higher risk
- Immunization vaccines** for adults—doses, recommended ages, and recommended populations vary: Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella
- Obesity screening** and counseling for all adults
- Sexually Transmitted Infection (STI)** prevention counseling for adults at higher risk
- Tobacco Use screening** for all adults and cessation interventions for tobacco users
- Syphilis screening** for all adults at higher risk

22 Covered Preventative Services for Women

- Anemia Screening** on a routine basis for pregnant women
- Bacteriuria** urinary tract or other infection screening for pregnant women
- BRCA Counseling** about genetic testing for women at higher risk
- Breast Cancer Mammography** screenings every 1 to 2 years for women over 40
- Breast Cancer Chemoprevention** counseling for women at higher risk
- Breastfeeding** comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women*
- Cervical Cancer Screening** for sexually active women
- Chlamydia Infection Screening** for younger women and other women at higher risk
- Contraception:** Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs*
- Domestic and Interpersonal Violence Screening and Counseling** for all women*
- Folic Acid** supplements for women who may become pregnant
- Gestational Diabetes Screening** for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes*
- Gonorrhea Screening** for all women at higher risk
- Hepatitis B Screening** for pregnant women at their first prenatal visit
- Human Immunodeficiency Virus (HIV)** screening and counseling for sexually active women*
- Human Papillomavirus (HPV) DNA Test:** high risk HPV DNA testing every three years for women with normal cytology results who are 30 or older*
- Osteoporosis Screening** for women over age 60 depending on risk factors
- Rh Incompatibility Screening** for all pregnant women and follow-up testing for women at higher risk
- Tobacco Use Screening** and interventions for all women, and expanded counseling for pregnant tobacco users
- Sexually Transmitted Infections (STI)** counseling for sexually active women*
- Syphilis Screening** for all pregnant women or other women at increased risk
- Well-woman visits** to obtain recommended preventive services

26 Covered Preventative Services for Children

- Alcohol and Drug Use Assessments** for adolescents
- Autism Screening** for children at 18 and 24 months
- Behavioral Assessments** for children of all ages Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- Blood Pressure Screening** for children Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- Cervical Dysplasia Screening** for sexually active females
- Congenital Hypothyroidism** screening for newborns
- Depression Screening** for adolescents
- Developmental Screening** for children under age 3, and surveillance throughout childhood
- Dyslipidemia Screening** for children at higher risk of lipid disorders Ages: [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- Fluoride Chemoprevention** supplements for children without fluoride in their water source
- Gonorrhea** preventive medication for the eyes of all newborns
- Hearing Screening** for all newborns
- Height, Weight and Body Mass Index** measurements for children Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- Hematocrit or Hemoglobin Screening** for children
- Hemoglobinopathies** or sickle cell screening for newborns
- HIV Screening** for adolescents at higher risk
- Immunization Vaccines** for children from birth to age 18 —doses, recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis, Haemophilus, Influenzae type b, Hepatitis A, Hepatitis B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococca, Rotavirus, Varicella
- Iron Supplements** for children ages 6 to 12 months at risk for anemia
- Lead Screening** for children at risk of exposure
- Medical History** for all children throughout development Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- Obesity Screening** and counseling
- Oral Health Risk assessment** for young children Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#).
- Phenylketonuria (PKU) Screening** for this genetic disorder in newborns
- Sexually Transmitted Infection (STI)** prevention counseling and screening for adolescents at higher risk
- Tuberculin Testing** for children at higher risk of tuberculosis Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- Vision Screening** for all children

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Kerux125 Complete	Includes BASE MVP Benefits
Medical Coverages	
Annual Deductibles	Individual: \$8,550 Family: \$17,100
Out of Pocket Maximums	Individual: \$9,200 Family: \$18,400
Virtual Direct Primary Care (VDPC) - Direct Primary Care, Specialist, Pediatrics, Behavioral Health, Chronic Care & Care Navigation Services.	Included, \$0 Copay, Unlimited Visits; Family Included
Virtual Orthopedic Care - Symptom assessment, Coaches for Care Management & Navigation. Unlimited access to Orthopedic Specialist	Included, \$0 Copay, Unlimited Visits
Office Visits - Primary Care	\$30 Copay
Office Visits - Specialist	\$50 Copay
Diagnostic Services - Basic Labs/X-rays (related to office visit)	\$50 Copay
Emergency Room Services (Emergencies ONLY)	Deductible & Coinsurance, then \$500 Copay, the Plan Pays 150% of Medicare Allowable
Hospital - Inpatient Services	Deductible & Coinsurance, then \$750 Copay, then Plan Pays 150% of Medicare Allowable; 4 Days Maximum
Sterilization for Women	\$500 Copay, then Plan Pays 150% of Medicare Allowable
Urgent Care Center & 24 Hours	\$75 Copay, then Plan Pay Maximum of 150% of Medicare Allowable
Pediatric Urgent Care	\$0 copay Virtual Visit
Preventative & Wellness - In Providers/PCPs Office	Covered at 100%. One Annual Wellness Visit based on Preventative Services Guidelines
Annual Wellness Visit (30 Minutes)	\$0 copay Virtual Visit
Behavioral Health (Screening, Medication, Therapy & Coaching)	\$0 copay Virtual Visit, 7 Visits Annual Max
Kindly Health - by New Benefits	ACA Preventatives + Rx Discount Card
Prescription Coverages	
MyLiveDoc	All Generic Medications on Formulary for FREE! (See Formulary)
ChoiceScripts Rx	ACA Preventatives + Rx Discount Card
<p>*Reference Based Reimbursement. These plans do not utilize a PPO network. All medical service providers are reimbursed per the terms of the Plan Document, up to Maximum Allowable Amount. The Assignment of Benefits is accepted as consideration in full. Provider's acceptance of AOB constitutes waiver of providers right to balance bill the patient for amounts other than copays.</p>	
<p>Plan Exclusions - This plan is a Minimum Value Plan, providing Wellness/Preventative services required under ACA. This is not a comprehensive medical coverage plan. Not Covered by the plan - Allergy Treatments, Chiropractic, Diagnostic Services - MRI, PET Scans, Ultrasounds, Nuclear Medicine, Bone Density, Ecography, Imaging, Labs/X-rays - outside of PCP/Specialist OV, Radiology, Surgery, Hospitalization, Therapies, Ambulance, & Mental Health/Substance Abuse. This is not a complete list of Exclusions. For further information of coverages please contact Customer Service.</p>	
<p>Motor Vehicle Exclusion - Any services related to a Motor Vehicle accident/injury will not be covered. This includes Motorcycles.</p>	
<p>The Kerux125 Complete Minimum Value Plan is not an insured plan and is not underwritten by an Insurance Company. This is a Minimum Essential Coverage Healthcare Product paid via a Subscription Fee.</p>	

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Medical & Wellness Benefits

Wellness Benefits	
Employee Personal Health Dashboard (PHD) 	<p>The Personal Health Dashboard™ (PHD) is a secure online personalized web portal which can be accessed at any time from any device. Once activated through your personal web portal, you can download and utilize our free app.</p> <p>The PHD offers many resources including: Assessments, Medical Library, Road to Wellness online behavior modification modules, Medical Records, Health Tracker, HealtheMall and much more.</p>
PredictiMed™	<p>PredictiMed™ is an advanced health risk assessment and management system designed to help employees proactively reduce health and disease risks that lead to high physical, mental, and financial costs. By leveraging predictive analytics, targeted interventions, and real-time risk assessments, PredictiMed™ empowers employees to maximize their health and overall wellbeing.</p>
Virtual Urgent Care	\$0 Copay; Unlimited Usage; Covers Employee + Family
Chronic Disease Management	Included at \$0 Cost; Covers Employee + Family
Virtual Dental Support	Included at \$0 Cost; Covers Employee + Family
Virtual Mental Health Support Speak with a Therapist in as little as 48 hours <ul style="list-style-type: none"> • Abuse • Addiction • ADHD/ADD • Anger Management • Anxiety & Stress • Bipolar Disorder • Depression & Mood • Divorce • Domestic Violence • Eating Disorders • Grief & Loss • Medication Management • OCD • Parenting Issues • Relationships • Sexuality • Trauma & PTSD 	Included at \$0 Cost; Covers Employee + Family
Weight Management	Included at \$0 Cost
Nutritionists/Support	Included at \$0 Cost
Smoking Cessation	Included at \$0 Cost
Billing Advocacy	Included at \$0 Cost
Insurance Support	Included at \$0 Cost
Dental Discount <i>Powered by Aetna Dental Access®</i>	Save 15-50%
Vision Discount <i>Powered by Coast to Coast Vision™</i>	Save 10-60%
Alternative Medicine <ul style="list-style-type: none"> • Acupuncture • Massage Therapy • Hypnotherapy • Yoga • Tai Chi 	Save 10-30%
Supplemental Insurance Benefits (Available for Purchase) <ul style="list-style-type: none"> • Hospital Indemnity Insurance • Accident Expense Insurance • Critical Illness Insurance • Life Insurance Benefits • Vision + Dental Insurance 	Speak with your Kerux125 Complete Agent/Advisor
Identity Theft Protection	Included at \$0 Cost
Legal Protection Program provided by PPLS	\$10,000 in legal support for employees, covering any legal or compliance concerns related to Kerux125

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Contact Information	
Kerux125 Complete Call Center	1-800-306-3112 8:00 AM – 5:00 PM Central Time
Activate Personal Health Dashboard (PHD) 	 https://dennys.ushealthcenter.com/app
Medical Benefits by ClaimChoice 	1-800-221-4254, Option 3 9:00 AM – 5:00 PM Eastern Time custserv@claimchoice.com
Paycheck/Paystub Review 	1-800-306-3112 8:00 AM – 5:00 PM Central Time
Virtual Direct Primary Care (VDPC) 	<p>Setup Your Virtual Direct Primary Care (VDPC) Account:</p> <ol style="list-style-type: none"> 1. Log in to your Personal Health Dashboard™ at https://keruxcomplete.ushealthcenter.com/app. 2. Take note of your Member ID located on the home page of your PHD. 3. Click on the Benefits tab. 4. Take note of your Enrollment Code located on the Telemedicine tile. 5. Click on the Telemedicine tile, select Create Account. 6. Follow the steps to complete your profile and set your password. <p>1-855-226-6567 memberservices@mylivedoc.net https://member.mylivedoc.net</p>
Prescription Benefits/Formulary 	1-855-226-6567 memberservices@mylivedoc.net https://member.mylivedoc.net
Mental Health Therapy 	1-855-226-6567 memberservices@mylivedoc.net https://member.mylivedoc.net
Orthopedic Care  	Log into your Personal Health Dashboard™ (PHD). Go to Benefits > Upswing Health and you will be automatically logged into your portal.

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