

Package 1

Enrollment Guide

For the Employees of
**American Blue
Ribbon Holdings**



LOOMIS
THE LOOMIS COMPANY



Medical Plan Options and Enrollment Information

Minimum Essential Coverage



| | MEC Benefits | |
|---|--------------|----------------|
| | In-Network | Out-of-Network |
| 19 Adult Preventative Services | 100% | N/A |
| 23 Preventative Services for Women | 100% | N/A |
| 29 Preventative Services for Child(ren) | 100% | N/A |

PPO Network
First Health

MEC Covered Preventive Services

For All Adults

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| Abdominal Aortic Aneurysm screening |
| Alcohol Misuse screening and counseling |
| Aspirin use to prevent cardiovascular disease |
| Blood Pressure screening |
| Cholesterol screening |
| Colorectal Cancer screening |
| Depression screening |
| Diabetes screening |
| Falls prevention screening |
| Healthy diet and physical activity counseling |
| Hepatitis B screening |
| Hepatitis C virus infection screening |
| HIV screening |
| Lung cancer screening |
| Obesity screening and counseling |
| Sexually Transmitted Infection (STI) prevention counseling |
| Skin cancer behavioral counseling |
| Syphilis screening |
| Tobacco use counseling |

For Women & Pregnancy

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| Anemia screening |
| Bacteriuria screening |
| BRCA risk assessment |
| Breast Cancer preventive medications counseling |
| Breast cancer screening mammography |
| Breastfeeding counseling during pregnancy |
| Cervical Cancer screening |
| Chlamydia Infection screening |
| Folic Acid supplements for women |
| Gestational Diabetes mellitus screening |
| Gonorrhea screening |
| Hepatitis B screening |
| Human Immunodeficiency Virus (HIV) screening |
| Intimate partner violence screening |
| Osteoporosis screening |
| Preeclampsia prevention medication |
| Rh incompatibility screening for Rh (D) blood typing |
| Sexually Transmitted Infections (STI) counseling |
| Syphilis screening for all pregnant women |
| Tobacco use counseling |
| One well-woman preventive care visit per Policy Year |
| High-risk human papillomavirus DNA testing |
| One counseling session on sexually transmitted infections |
| One counseling session and screening for human immune-deficiency virus |
| All FDA approved contraceptive methods |
| One screening and counseling for domestic violence |
| Breastfeeding support, supplies and counseling |
| Routine prenatal obstetrical office visits |

For Children

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| Alcohol and drug use assessments for adolescents |
| Autism screening at 18 and 24 months |
| Behavioral assessments for all ages |
| Blood Pressure screening for children |
| Cervical Dysplasia screening |
| 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 |
| Fluoride Chemoprevention supplements |
| Gonorrhea preventive medication for the eyes of all newborns |
| Hearing screening for all newborns |
| Height, Weight, and Body Mass Index measurements |
| Hematocrit or Hemoglobin screening |
| Hemoglobinopathies or sickle cell screening for newborns |
| Hepatitis B screening for adolescents at high risk for infection |
| HIV screening for adolescents at higher risk |
| Immunization vaccines |
| Iron supplements for children ages 6 to 12 months who are at increased risk for anemia |
| Lead screening for children at risk of exposure |
| Medical history for all children throughout development |
| Obesity screening and counseling |
| Oral Health risk assessment for young children |
| Phenylketonuria (PKU) screening for this genetic disorder in newborns |
| Sexually Transmitted Infection (STI) prevention counseling and Sexually Transmitted Infection |
| Tuberculin testing for children at higher risk of tuberculosis disorders |
| Vision screening for all children |
| Routine prenatal obstetrical office visits |

For a complete description of these services, consult your copy of fulfillment kit.

Package Rates and FAQ

| Monthly Rates | Package 1 |
|-----------------|----------------|
| Employee | \$55.00 |
| EE + Spouse | \$80.00 |
| EE + Child(ren) | \$70.00 |
| Family | \$95.00 |

How Can You Participate?

All current team members are eligible to enroll during the open enrollment period. New team members are eligible to enroll after a 30 day waiting period. Dependents to include spouses, and children and stepchildren under the age of 26, are also eligible during open enrollment for current team members or after the initial waiting period for newly hired team members.

How Are Premium Payments Made?

Premiums are to be paid through auto bank draft (ACH), or by credit or debit card. Payments will be drafted **20th** day of each month. If you miss a payment, your insurance will be terminated and you will not be eligible to re-enroll until the next open enrollment period.

PPO Network First Health

To check if your provider is in the network, go to firsthealthlbp.com or speak to a representative at 800-226-5116, Monday – Friday, 7am – 7pm CST.

What if I do not enroll?

Benefits are being offered to you during an open enrollment period. If you do not enroll in benefits during this open enrollment, you will be unable to enroll in benefits until the next open enrollment period unless you experience a qualifying change in status. Newly hired team members must enroll for benefits within the first 30 days of becoming eligible. If you are a newly hired team member and you do not enroll within the first 30 days of becoming eligible, you will not be able to enroll until the next open enrollment period, unless you experience a qualifying change in status.

Can I Sign Up For Insurance At Any Time?

No. You must enroll during the open enrollment period. Newly hired team members must enroll for benefits within the first 30 days of becoming eligible. If you are a newly hired team member and you do not enroll within the first 30 days of becoming eligible, you will not be able to enroll until the next open enrollment period, unless you experience a qualifying change in status.

Can I Cancel My Insurance At Any Time?

Yes. However, if you cancel your insurance, you will not be able to re-enroll until the next open enrollment period, unless you have a qualifying change in status.