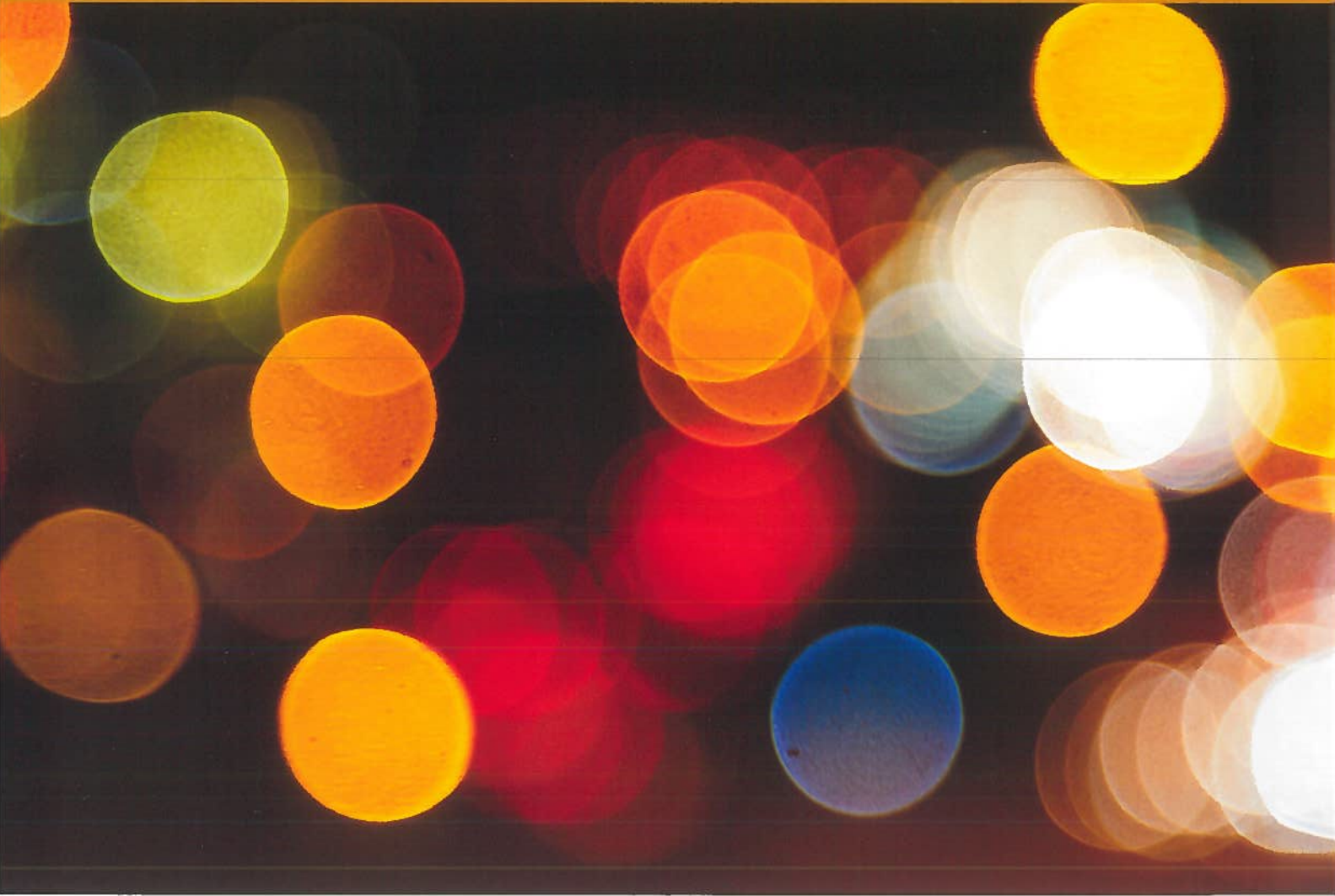


# 2020-2021

## Employee Benefits Overview





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**Medicare Part D Notice:** If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the Annual Notices on 2020-2021 for more details.



At San Carlos Apache Tribe we value your contributions to our success and want to provide you with a benefits package that protects your health and helps your financial security, now and in the future. We continually look for valuable benefits that support your needs, whether you are single, married, raising a family, or thinking ahead to retirement. We are committed to giving you the resources you need to understand your options and how your choices could affect you financially.

This guide is an overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid.

A list of plan contacts is included at the back of this guide.

**The benefits in this summary are effective:**

**October 1, 2020 - September 30, 2021**



# Who Can You Cover?



## WHO IS ELIGIBLE?

In general, employees working 30 or more hours per week are eligible for the benefits outlined in this overview.

You can enroll the following family members in our medical, dental and vision plans.

- Your spouse (the person who you are legally married to under state law, including a same-sex spouse.)
- Your children:
  - Under age 26 are eligible to enroll in medical coverage. They do not have to live with you or be enrolled in school. They can be married and/or living and working on their own.
  - Over age 26 ONLY if they are incapacitated due to a disability and primarily dependent on you for support.
  - Named in a Qualified Medical Child Support Order (QMCSO) as defined by federal law.

Please refer to the Summary Plan Description for complete details on how benefits eligibility is determined.

## WHO IS NOT ELIGIBLE?

Family members who are not eligible for coverage include (but are not limited to):

- Parents, grandparents, and siblings.
- Any individual who is covered as an employee of San Carlos Apache Tribe cannot also be covered as a dependent.
- Employees who work fewer than 30 hours per week, temporary employees, contract employees, or employees residing outside the United States.

## ENROLLMENT PERIODS

Coverage for new employees begins on the 1st of Month Following date of hire.

After that, Open Enrollment is the one time each year that employees can make changes to their benefit elections without a qualifying life event.

Notify Human Resources within 31 days if you have a qualifying life event and need to add or drop dependents outside of Open Enrollment. Life events include (but are not limited to):

- Birth or adoption of a baby or child
- Loss of other healthcare coverage
- Eligibility for new healthcare coverage
- Marriage or divorce



# Medical UMR PPO Plan

Medical coverage provides you with benefits that help keep you healthy, like preventive care screenings and access to urgent care. It also provides important financial protection if you have a serious medical condition.

	In-Network	Out-Of-Network
<b>Annual Deductible</b>	\$100 \$200	\$200 \$400
<b>Annual Out-of-Pocket Max</b>	\$2,000 \$4,000	\$3,000 \$5,000
<b>Lifetime Max</b>	Unlimited	Unlimited
<b>Office Visit</b>		
Primary Provider	\$20 copay then plan pays 100%	Plan pays 70% after deductible
Specialist	\$20 copay then plan pays 100%	Plan pays 70% after deductible
<b>Preventive Services</b>	Plan pays 100%	Plan pays 100%
<b>Lab and X-ray</b>	Plan pays 100%	Not covered
<b>Advanced Imaging</b>	Plan pays 80% after deductible	Plan pays 70% after deductible
<b>Inpatient Hospitalization</b>	Plan pays 80% after deductible	Not covered
<b>Outpatient Surgery</b>	Plan pays 80% after deductible	Not covered
<b>Urgent Care</b>	\$20 copay then plan pays 100%	Plan pays 70% after deductible
<b>Emergency Room</b>	\$150 copay then plan pays 100% (copay waived if admitted)	\$150 copay then plan pays 100% (copay waived if admitted)
<b>Hearing Aids</b>	90% to \$2,000	90% to \$2,000
<b>Lasik Surgery</b>	80% to \$2,000	80% to \$2,000
<b>Prescription</b>		
Pharmacy – 34 days	\$5, \$10	Not covered
Mail order – 90 days	\$10, \$20	Not covered

## FINDING A UHC PROVIDER

1. Log on to: [www.umar.com](http://www.umar.com)
2. Select "Find a Provider" at the top right of the page.

3. Select United Healthcare Options PPO in the blue box near the bottom of the page. Under "medical" - click on find a provider
4. From there you can search for a doctor, hospital or other provider
5. Enter address and search radius or county
6. Enter provider name or select specialty and you will be on your way to finding a provider in your area.

Or call 1-800-895-1226

# Teladoc – Virtual Doctor



Brought to you by:  
**San Carlos Apache Tribe**



**Hitting the road?**  
**Take a doctor with you.**

Your access to Teladoc® allows you to talk to a doctor anytime, no matter where you happen to be. Teladoc gives you 24/7/365 access to a doctor who can resolve many medical conditions through **phone or video consults**.

## WHEN CAN I USE TELADOC?

Teladoc does not replace your primary care physician. It is a convenient and affordable option for quality care.

- When you need care now
- If you're considering the ER or urgent care center for a non-emergency issue
- On vacation, on a business trip, or away from home
- For short-term prescription refills

## GET THE CARE YOU NEED

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Bronchitis
- Sore throat
- Respiratory infection
- Sinus problems
- And more!

## MEET OUR DOCTORS

Teladoc is simply a new way to access qualified doctors. All Teladoc doctors:

- Are practicing PCPs, pediatricians, and family medicine physicians
- Average 20 years experience
- Are U.S. board-certified and licensed in your state
- Are credentialed every three years, meeting NCOA standards

With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician.

**Talk to a doctor anytime for free!**

 [Teladoc.com](https://www.teladoc.com)

 [Facebook.com/Teladoc](https://www.facebook.com/Teladoc)

 [1-800-Teladoc](tel:1-800-Teladoc)

 [Teladoc.com/mobile](https://www.teladoc.com/mobile)



# Dental



Regular visits to your dentists can protect more than your smile; they can help protect your health. Recent studies have linked gum disease to damage elsewhere in the body and dentists are able to screen for oral symptoms of many other diseases including cancer, diabetes, and heart disease.

<b>Calendar Year Deductible</b>	\$50 per individual / \$100 per family
<b>Annual Plan Maximum</b>	\$2,000 per individual
<b>Diagnostic and Preventive</b>	Plan pays 100%
<b>Basic Services</b>	Plan pays 80% after deductible
<b>Major Services</b>	Plan pays 80% after deductible
<b>Orthodontic Services</b>	
Orthodontia (Dependent Children)	Plan pays 100% after deductible
Lifetime Maximum	\$4,000

# Vision



Routine vision exams can not only correct vision, but also detect more serious health conditions.

<b>Annual Maximum Benefit</b>	
Exam	up to \$135
Hardware	\$365+amount not used for exam
Combined Exam/Hardware not @ Iris Optics	\$500
Hardware @ Iris Optics	\$500 paid @ 100%
<b>Hardware</b>	\$10 Copay
<b>Exam</b>	Plan covers 90%
<b>Frames</b>	Member responsibility is 10%
<b>Lenses</b>	
<b>Contact Lenses</b>	Exception: Hardware at Iris Optics
<b>Lasik Surgery</b>	See Medical Benefit Summary for details
<b>Notes:</b>	

There is no network for vision services, except if the member decides to use Iris Optics for the hardware benefit.



# Life Insurance



If you have loved ones who depend on your income for support, having life and accidental death insurance can help protect your family's financial security and pay for large expenses such as housing and education, as well as day-to-day living expenses.

## LIFE AND AD&D

Basic Life Insurance pays your beneficiary a lump sum if you die. AD&D provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you die in an accident. The cost of coverage is paid in full by the company. Coverage is provided by MetLife.

<b>Basic Life Amount</b>	\$50,000
<b>Basic AD&amp;D Amount</b>	\$50,000

**Beneficiary Reminder:** Make sure that you have named a beneficiary for your life insurance benefit. It's important to know that many states require that a spouse be named as the beneficiary, unless they sign a waiver.

**Evidence of Insurability:** If you select a coverage amount above a certain limit, you will need to submit an Evidence of Insurability form with additional information about your health in order for the insurance company to approve this higher amount of coverage.

**Taxes:** A life insurance benefit of \$50,000 or more is a taxable benefit. You will see the value of the benefit included in your taxable income on your paycheck and W-2.

## VOLUNTARY LIFE

Voluntary Life Insurance allows you to purchase additional life insurance to protect your family's financial security. Coverage is provided by MetLife.

<b>Employee Voluntary Life Amount</b>	Increments of \$10,000 up to 5x annual salary up to \$500,000
<b>Spouse Voluntary Life Amount</b>	Increments of \$5,000 but not more than plan pays 50% of employee amount up to plan pays 50% of employee's benefit up to \$100,000
<b>Child(ren) Voluntary Life Amount</b>	Increments of \$2,000 up to plan pays 50% of employee's benefit up to \$10,000



# Disability Insurance



If you become disabled and cannot work, your financial security may be at risk. Protecting your income stream can provide you and your family with peace of mind.

## SHORT-TERM DISABILITY INSURANCE - MetLife

Short-Term Disability (STD) coverage pays you a benefit if you temporarily can't work because of an injury, illness, or maternity leave. Benefits may be reduced by income from other income sources such as paid time off. Your doctor and the insurance company will work together to determine how long benefits are payable, based on your condition. Coverage is provided by MetLife.

<b>Weekly Benefit Amount</b>	Plan pays 60% of covered weekly earnings
<b>Maximum Weekly Benefit</b>	\$1,000
<b>Benefits Begin After:</b>	
Accident	14 days of disability
Sickness	14 days of disability
<b>Maximum Payment Period*</b>	13th week of disability

\*Maximum payment period is based on the first day you are disabled, not when benefits begin.

## LONG-TERM DISABILITY INSURANCE – MetLife

Long-Term Disability (LTD) coverage pays you a certain percentage of your income if you can't work because an injury or illness prevents you from performing any of your job functions over a long time. It's important to know that benefits are reduced by income from other benefits you might receive while disabled, like workers' compensation and Social Security.

If you qualify, long-term disability benefits begin after short-term disability benefits end. Coverage is provided by MetLife.

<b>Monthly Benefit Amount</b>	Plan pays 60% of covered monthly earnings
<b>Maximum Monthly Benefit</b>	\$6,000
<b>Benefits Begin After:</b>	
Accident	90 days of disability
Sickness	90 days of disability
<b>Maximum Payment Period*</b>	Up to 5 years

\*The age at which the disability begins may affect the duration of the benefits.



# Comfort for you and your family MetLife

The one predictable thing about life is that it's unpredictable. And when times get hard, we seek comfort, encouragement and hope for our loved ones. But grief comes in many forms and affects us in different ways. That's why grief counseling services are offered with your life insurance coverage.

Whether it's help coping with a loss or a major life change, the professional counselors and services we offer through LifeWorks US Inc. are ready to support you and your family to move forward<sup>1</sup> – at no extra cost.

## Confidential support 24/7

Making sure you receive professional and confidential support during life's difficult times is our priority. It could be that:

- a loved one has died
- you've finalized a divorce

These counseling sessions are tailored to you and your individual needs\* - you can meet in- person or over the phone with one of LifeWorks' network of licensed counselors.

*\*If you feel you'd like extra sessions on top of what's covered in your plan, counselors can help you find professional services that fit your specific needs, preferences, finances and health insurance coverage.*

## Confidential Legal and Financial Consultation

- Access to a LifeWorks' in-house attorney for a 30 minute consultation to assist you on making informed decisions as it pertains to a loss.
- 1 hour consultation with a certified financial planner to assist with education, strategies and options

## Easy-to-access resources

Sometimes you just need a little guidance. LifeWorks offers self-help resources online to help you through the grieving process, giving the level of support you need at your own pace. Support covers:

- end-of-life issues
- what to do after the death of a loved one
- grieving well and getting better

## Funeral assistance services

Through private sessions, counselors can help you, your loved ones and your beneficiaries with customizing funeral arrangements. They can provide referrals and provide helpful information, like: nearby funeral homes and cemetery options, cost estimates from local providers, florists, caterers and hotels.

To speak with a  
LifeWorks Counselor

**Call:**

**1-888-319-7819**

**Visit:**

**[metlifegc.lifeworks.com](https://metlifegc.lifeworks.com)**

User Name: **metlifeassist**

Password: **support**



# Estate Resolution Services

## Legal Access, Court Representations and Professional Support

Settling an estate can be complex and time consuming. Turn to our valuable legal resources offered through Hyatt Legal Plans. You get expert guidance — at no additional cost to you — with your [Supplemental Life, Group Variable Universal Life, Group Universal Life] coverage. Whether it's a question about the probate process or court representation needed, you can take advantage of unlimited consultations with a plan attorney so you can feel confident you're making the right decisions.

## Personal Guidance When it Matters Most

One-on-one consultations to help meet your needs in a private and supportive environment. Choose to meet in-person or by phone with any of our more than 14,000 participating plan attorneys. There will be no claim forms to file for covered services — fees are taken care of through your plan. And, you can use an out-of-network attorney if needed, the fees for these services are based on a set fee schedule.\*

## Covered Services:

Take advantage of covered services that can help you when settling your spouse/domestic partners' estate and are also available to assist the beneficiaries or your spouse/domestic partner of your estate.

- **One-on One-Consultations:** meet with an attorney to discuss matters or general questions relating to probating an estate.
- **Preparation and Court Representation:** receive estate preparation of estate documents and professional representation at court proceedings to help execute the transfer of probate assets from the estate.
- **Correspondence and Tax Filing:** get assistance with any correspondence needed to transfer non-probate assets, as well as any associated tax filings.
- **Beneficiary and Spouse/Domestic Partner Assistance**

These services will automatically be available to you when your life insurance coverage becomes effective.

## Expert Guidance is Just a Phone Call Away

Simply contact a Client Services Representative to get started. You will be assigned a case number and receive help with locating a participating plan attorney.

- Call Hyatt Legal Plans' toll-free number 1-800-821-6400
- Provide the company name, customer number (if available) and the last 4 digits of the policy holder's Social Security number.
- Locate a participating plan attorney near you



# Voluntary Accident Insurance

If an accident occurs, you may be surprised at how the expenses can add up. Accident Insurance is designed to help you pay for unexpected costs that result from an accidental injury. Accident Insurance includes benefits for a wide range of common injuries such as fractures, dislocations, burns, emergency room or urgent care visit, and physical therapy.

If you or a covered family member suffers an accident, this plan will pay you a lump-sum, tax-free benefit. The amount of money you receive depends on the type and severity of your injury and can be used any way you choose. You may even be eligible for a benefit if you receive a covered Wellness Screening such as blood tests, stress tests, or a chest x-ray. MetLife provides coverage for this program and you will have a choice of two comprehensive plans which provide payments in addition to any other insurance payments you may receive. Here are just some of the covered events/services.

Benefit Type	Low Plan	High Plan
<b>Injuries</b>		
Fractures	\$50 – \$3,000	\$100 – \$6,000
Dislocations	\$50 – \$3,000	\$100 – \$6,000
Second and Third Degree Burns	\$50 – \$5,000	\$100 – \$10,000
Concussions	\$200	\$400
Cuts/Lacerations	\$25 – \$200	\$50 – \$400
Eye Injuries	\$200	\$300
Inpatient Surgery	\$100 – \$1,000	\$200 – 2,000



# Voluntary Critical Illness Insurance



Critical Illness Insurance can help fill a financial gap if you experience a serious illness such as cancer, heart attack or stroke. Upon diagnosis of a covered illness, a lump-sum, tax-free benefit is immediately paid to you.

Benefits can be used to help cover out-of-pocket medical costs like your plan deductible, copays, or related expenses like transportation to and from the hospital, child care, lost income from work or costs associated with adjusting to life following a covered critical illness.

You choose a benefit amount that fits your paycheck. You can cover yourself and your family members if needed. You may even be eligible for a benefit if you receive a covered Wellness Screening such as blood tests, stress tests, or a chest x-ray. MetLife, Inc. provides coverage for this program.

## COVERAGE OPTIONS

Eligible Individual	Initial Benefit	Requirements
Employee	\$10,000, \$20,000, \$30,000	Coverage is guaranteed provided you are actively at work.
Spouse and Child(ren)	50% of the employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the spouse/children is not subject to a medical restriction as set forth on the enrollment form and in the Certificate

# Hospital Indemnity Insurance

With MetLife, you'll have a choice of two comprehensive plans which provide payments in addition to any other insurance payments you may receive. Here are just some of the covered benefits/services, when an accident or illness puts you in the hospital.

Benefit Type	Low Plan MetLife Hospital Indemnity Insurance Pays YOU	High Plan MetLife Hospital Indemnity Insurance Pays YOU
<b>Hospital Coverage (Accident)</b>		
Admission must occur within 180 days after the accident	\$500 per accident (non-ICU) \$500 per accident (ICU)	\$1,000 per accident (non-ICU) \$1,000 per accident (ICU)
Confinement must occur within 180 days after the accident	\$100 a day (non-ICU) for up to 15 days  \$100 a day (ICU) for up to 15 days	\$200 a day (non-ICU) for up to 15 days  \$200 a day (ICU) for up to 15 days
<b>Hospital Coverage (Sickness)</b>		
Admission <b><i>Payable 1x per calendar year</i></b>	\$500 (non-ICU) \$500 (ICU)	\$1,000 (non-ICU) \$1,000 (ICU)
Confinement <b><i>Paid per sickness</i></b>	\$100 a day (non-ICU) for up to 15 days  \$100 a day (ICU) for up to 15 days	\$200 a day (non-ICU) for up to 15 days  \$200 a day (ICU) for up to 15 days

## For Assistance



### YOUR BENEFIT ADVOCATE

San Carlos Apache Tribe offers you confidential access to Benefit Advocates who can help you with benefit questions or resolving claim issues:

Benefit Help Line

888.860.3038

[phoenix-benefits-helpline@alliant.com](mailto:phoenix-benefits-helpline@alliant.com)

8:00 a.m. - 4:30 p.m., M-F

Benefit Advocates are a service provided by Alliant Employee Benefits.



## Open Enrollment Instructions

To enroll in benefits, go to: [www.plansource.com/login](http://www.plansource.com/login).

### Login Page

Enter your username and password.

**Username:** Your username is the first initial of your first name, up to the first six letters of your last name, and the last four digits of your SSN.

For example, if your name is Taylor Williams, and the last four digits of your SSN are 1234, your username would be twillia1234.

**Password:** Your initial password is your birthdate in the YYYYMMDD format.

So, if your birthdate is June 4, 1979, your password would be 19790604. The first time you log in, you will be prompted to change your password.

### Homepage

On the Homepage, click "Get Started" to begin.

## Enroll in Benefits

### Profile

First, you'll be asked to review and update your profile and ensure that all information listed about yourself and your family members is correct.

### Shop for Benefits

You can then begin shopping for benefits!

Educational material about the specific plan type is available at the top of the page.

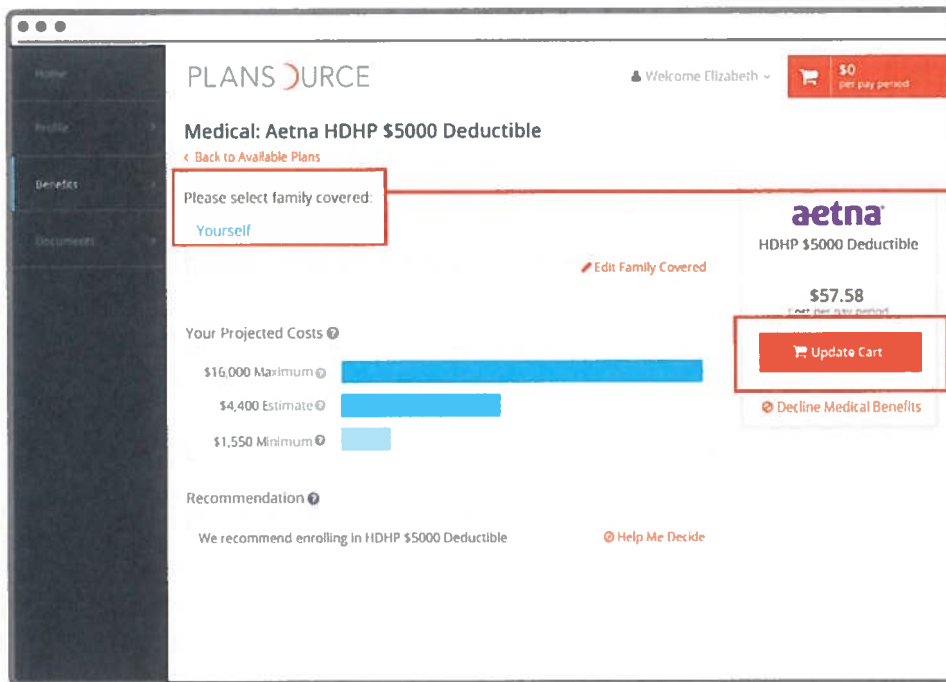
### Filter

If your company offers three or more plans, you'll be able to filter available plans based on a variety of criteria.

### Plan Overview

Plan choices are displayed on "cards," which provide a brief summary of what is included in the plan. Click a card to get more detail.





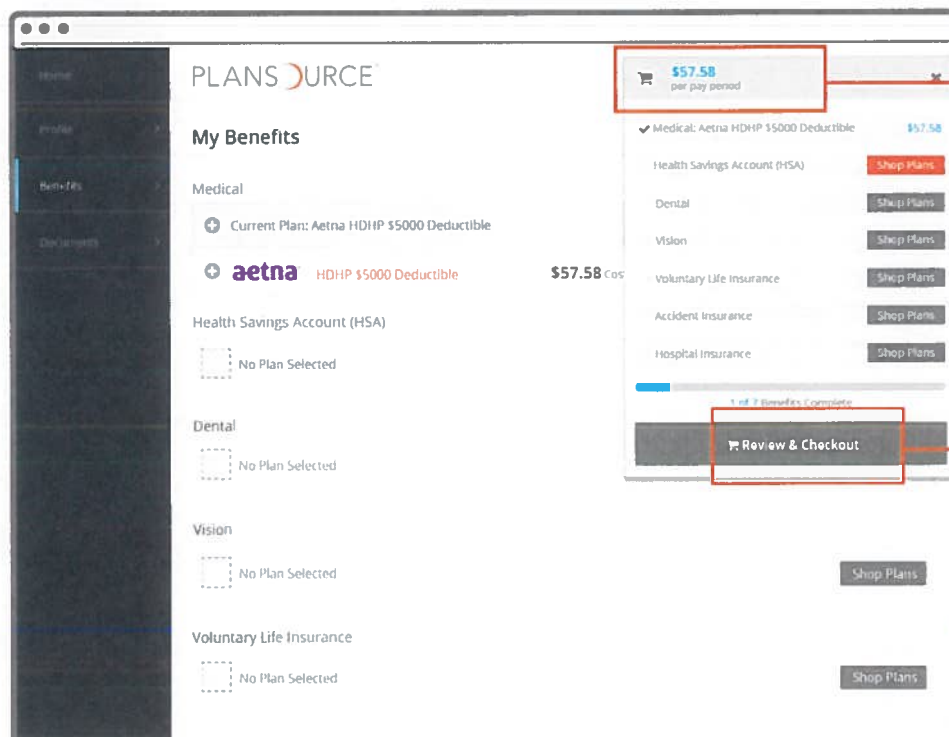
### Plan Details

The plan detail page will give you information about each plan, including deductible, cost per pay period and projected costs.

### Select Plan

To select a plan, indicate which family members are covered by clicking "edit family covered" and select the card for each family member you'd like to be on the plan.

Click "Update Cart" to choose the plan.



### Shopping Cart

The shopping cart displays a running total of your combined benefits costs and shows your progress. You will need to select or decline a plan in each benefit type before you can check out.

### Checkout

To finalize your choices, click "Review and Checkout." You must complete the checkout process in order to be enrolled in benefits.



# Plan Contacts

If you need to reach our plan providers, here is their contact information:

Plan Type	Provider	Phone Number	Website	Policy/Group #
Medical	UMR	800-895-1226	<a href="http://www.umar.com">www.umar.com</a>	
Dental	UMR	800-826-9781	<a href="http://www.umar.com">www.umar.com</a>	
Virtual Visits	Teladoc	800-835-2362	<a href="http://www.teladoc.com">www.teladoc.com</a>	
Life Insurance	MetLife	800-638-6420	<a href="http://Metlife.com/mybenefits">Metlife.com/mybenefits</a>	0216010
STD - LTD	MetLife	800-300-4296	<a href="http://Metlife.com/mybenefits">Metlife.com/mybenefits</a>	0216010
Accident, Critical Illness, Hospital	MetLife	800-438-6388	<a href="http://Metlife.com/mybenefits">Metlife.com/mybenefits</a>	0216010



