



North Coast Schools  
Medical Insurance Group

# Employee Benefits Guide 2025 - 2026

An overview of the benefits provided by  
North Coast Schools Medical Insurance Group

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# INTRODUCTION

As a member of North Coast Schools Medical Insurance Group (NCSMIG), enjoying your work and making a valuable contribution to your school district are equally vital. The health, satisfaction and security of you and your family are important, not only to your well-being, but they also play an important role in the success of your district.

NCSMIG has worked hard to offer a competitive package that includes valuable and competitive benefit plans. These programs reflect our commitment to keeping you healthy and secure. We understand that every situation is unique, and NCSMIG is offering an overall benefits package that can be shaped to fit your needs.

This benefits guide is a summary description of your NCSMIG benefit offerings. If there is a discrepancy between this guide and the written legal plan documents, the plan documents shall prevail. This booklet and plan summaries do not constitute a contract of employment.

We hope this benefits guide, along with our additional communication and decision-making tools, will help you make the best health care choices for you and your family.



# ELIGIBILITY

All employees working **full time (FTE 1.0)** are required to enroll in all available district plans (Medical, Dental and Vision), with no exceptions. However, eligible members must be enrolled in a district Medical plan in order to have access to the Dental and Vision plans. Members may not enroll in a Dental or Vision plan separately.

**Part time employees with an FTE .50 to .99** may enroll in district offered plans.

**Part time employees with less than FTE .50** are not eligible to participate in district health plans. Any employee that experiences a reduction of hours below FTE .50 is not eligible to continue participation in any district health plan. However, they may be eligible to continue coverage under COBRA for a limited time. Please contact our office for COBRA information. *[COBRA is administered by Navia, a third-party vendor. All eligible members will receive correspondence from Navia directly when applicable.]*

**New hires** must complete the enrollment process within 30 days of their hire date. Coverage is effective on the first day of the month coinciding with or following the date of hire. All coverage requires submission of a completed application form and any required supporting documentation, including official documents required for enrolled dependents.

**Failure to enroll on time or submit required documents will make employees ineligible to receive benefits until the next Open Enrollment window.**

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## REQUIRED INFORMATION

When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA) otherwise known as Health Care Reform, requires NCSMIG to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.





# CHANGES & QUALIFYING EVENTS

**Open Enrollment** NCSMIG offers an annual Open Enrollment period to give members the opportunity to change their Medical plan, enroll eligible part-time employees as new participants, and add eligible dependents not currently enrolled. Changes can be made during this period. Any changes made during Open Enrollment will become effective July 1. Members should receive information from their employer prior to Open Enrollment.

**Qualifying Events** Eligible employees may enroll or make changes to their benefits elections during the annual Open Enrollment period. As with most benefits, once you elect an option you are bound to that choice for the entire plan year unless you experience a “Qualifying Event.” These may include, but are not limited to:

- Changes in employment status
- Changes in legal marital status
- Changes in number of dependents
- Taking an unpaid leave of absence
- Family Medical Leave Act (FMLA) leave
- A COBRA-qualifying event
- Entitlement to Medicare or Medicaid

**Termination of Coverage** Your coverage under the benefit plans will end if you no longer meet the eligibility requirements, your contributions are discontinued, or the Group Insurance Policy is terminated. The termination will become effective the last day of the month following the termination trigger (e.g. resignation, retirement, etc.). Coverage may be continued if eligible under COBRA. Please consult with your employer for determination of eligibility and deadlines.

**Deadlines** For any enrollment, change, or termination requests, a completed application form, along with all required documentation, must be submitted to and received by your employer within 30 days from the qualifying event effective date (except for the birth of a child which is 60 days from date of birth).



# OVERVIEW OF BENEFITS

North Coast Schools Medical Insurance Group provides an array of benefits that can help you enjoy increased well-being, deal with an unexpected illness or accident, build and protect your financial security, balance your personal and professional life and meet every day needs. These benefits are affordable, comprehensive, and competitive.

The table below summarizes the benefits available to eligible members and their dependents. These benefits are described in greater detail in this booklet.

COVERAGE	CARRIER	CUSTOMER SERVICE	CARRIER LINK
Medical	Blue Shield of California PPO	855.256.9404	<a href="http://www.blueshieldca.com">www.blueshieldca.com</a>
Pharmacy	CVS Caremark	866.260.4646	<a href="http://www.caremark.com">www.caremark.com</a>
Dental	Guardian	800.541.7846	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
Vision	Vision Service Plan (VSP)	800.877.7195	<a href="http://www.vsp.com">www.vsp.com</a>





# MEDICAL BENEFITS DETAILS

Medical plans are administered by Blue Shield of California and are PPO plans. PPO means you do not need to select a primary care provider, nor do you need a referral to see a specialist (unless the specialist requires one), as long as your providers are in-network. You will maximize your benefits and reduce your out-of-pocket expenses if you choose a provider, facility or supplier who is contracted with a Blue Shield of California PPO network.

Preventive Care is covered at 100% regardless of plan when a preventive primary diagnosis code is utilized. The service must be a covered preventive care benefit by Blue Shield of California. Please consult with Blue Shield of California for more information. Plan documents can be found on our website at [www.ncsmig.org](http://www.ncsmig.org) under Resources.

**Teladoc** Registered members have access to U.S. licensed doctors 24/7. Doctors can diagnose, treat, and prescribe medications when needed for non-emergency conditions, by phone, web or Teladoc app.

**Teladoc Behavioral Health** Registered members (13 years and older) can receive mental health care by appointment 7 days a week, 7am – 9pm Pacific time, from a psychiatrist, psychologist, licensed clinical social worker or therapist. Teladoc does not offer a crisis hotline, appointments must be scheduled online. Teladoc is a supplemental service that is not intended to replace care from your physician or mental health professional.

**Virtual Blue Plus+ Plans:** Your Blue Shield of California Virtual Blue plan gives you access to quality care from the comfort of your home, or wherever you need it. With Accolade Care you can connect with trusted doctors and specialists online for everything from routine checkups to specialty care.

## North Coast Schools Medical Insurance Group

Plan Comparison July 1, 2025



Plan Type	Oak & Oak PLUS <sup>+</sup> PPO Plan		Spruce & Spruce PLUS <sup>+</sup> PPO Plan		Pine & Pine PLUS <sup>+</sup> PPO HDHP (HSA Compatible)		Maple & Maple PLUS <sup>+</sup> PPO Plan	
	Network	Non-Network	Network	Non-Network	Network	Non-Network	Network	Non-Network
Medical Benefits	Blue Shield of California PPO		Blue Shield of California PPO		Blue Shield of California PPO		Blue Shield of California PPO	
Network								
Lifetime Maximum	Unlimited		Unlimited		Unlimited		Unlimited	
Annual Deductible	Annual Deductible is embedded Annual Deductible applies unless indicated otherwise		Annual Deductible is embedded Annual Deductible applies unless indicated otherwise		Annual Deductible is embedded Annual Deductible applies unless indicated otherwise		Annual Deductible is embedded Annual Deductible applies unless indicated otherwise	
Individual	\$350		\$500		\$1,600		\$5,000	
Family	\$1,050		\$1,500		\$3,200		\$10,000	
<b>Out-of-Pocket Maximum (OOPM)</b>								
	Allows In Network (INN) OOPM to accrue to Out of Network (OON) OOPM and vice versa. If the OON OOPM is met before the INN OOPM is met the OON OOPM can satisfy the plan's OOPM and benefits would be paid at 100% for both INN and OON services.		Allows In Network (INN) OOPM to accrue to Out of Network (OON) OOPM and vice versa. If the OON OOPM is met before the INN OOPM is met the OON OOPM can satisfy the plan's OOPM and benefits would be paid at 100% for both INN and OON services.		Allows In Network (INN) OOPM to accrue to Out of Network (OON) OOPM and vice versa. If the OON OOPM is met before the INN OOPM is met the OON OOPM can satisfy the plan's OOPM and benefits would be paid at 100% for both INN and OON services.		Allows In Network (INN) OOPM to accrue to Out of Network (OON) OOPM and vice versa. If the OON OOPM is met before the INN OOPM is met the OON OOPM can satisfy the plan's OOPM and benefits would be paid at 100% for both INN and OON services.	
Individual	Individual OOPM is Embedded in the Family OOPM		Individual OOPM is Embedded in the Family OOPM		Individual OOPM is Embedded in the Family OOPM		Individual OOPM is Embedded in the Family OOPM	
Family	\$2,000 \$4,000	\$4,350 \$8,700	\$3,000 \$6,000	\$10,000 \$20,000	\$7,000 \$14,000	\$7,000 \$14,000	\$6,350 \$12,700	\$10,000 \$20,000
<b>Professional</b>								
Primary Care Physician (PCP)	\$20 copay; Deductible waived	30%	\$20 copay; Deductible waived	40%	\$0 copay	30%	\$60 copay, Annual Deductible applies after first 3 visits either PCP or Specialist	PLUS <sup>+</sup> \$60 Annual Deductible Applies
Specialist	\$30 / PLUS <sup>+</sup> \$20 copay; Deductible waived	30%	\$30 / PLUS <sup>+</sup> \$20 copay; Deductible waived	40%	\$0 copay	30%	\$70 copay, Annual Deductible applies after first 3 visits either PCP or Specialist	PLUS <sup>+</sup> \$60 Annual Deductible Applies
Physical Therapy	10%	30%; Limited to \$25/visit Not Covered	20%	40%; Limited to \$25/visit Not Covered	20%	30%; Limited to \$25/visit Not Covered	30%	50%; Limited to \$25/visit Not Covered
Home Health Care	10%	120-day annual maximum	20%	120-day annual maximum	20%	120-day annual maximum	30%	120-day annual maximum
<b>Preventive Care</b>								
Baby	\$0 copay; Deductible waived	30%	\$0 copay; Deductible waived	40%	\$0 copay; Deductible waived	30%	\$0 copay; Deductible waived	50%
Adult	\$0 copay; Deductible waived	30%	\$0 copay; Deductible waived	40%	\$0 copay; Deductible waived	30%	\$0 copay; Deductible waived	50%
Hearing Test	\$5,000 Maximum; every 24 months	20%	\$5,000 Maximum; every 24 months	20%	\$5,000 Maximum; every 24 months	20%	\$5,000 Maximum; every 24 months	20%



## North Coast Schools Medical Insurance Group

### Plan Comparison July 1, 2025



Plan Type	Oak & Oak PLUS <sup>+</sup> PPO Plan		Spruce & Spruce PLUS <sup>+</sup> PPO Plan		Pine & Pine PLUS <sup>+</sup> PPO HDHP (HSA Compatible)		Maple & Maple PLUS <sup>+</sup> PPO Plan	
	Network	Non-Network	Network	Non-Network	Network	Non-Network	Network	Non-Network
<b>Medical Benefits</b>								
Hospital Services								
Inpatient	10%	\$500/admission then 30%	20%	\$500/admission then 40%	20%	30%	30%	50%
Outpatient	10%	30%	20%	40%	20%	30%	30%	50%
Urgent Care	\$20 copay; Deductible waived	30%	\$20 copay; Deductible waived	40%	\$0 copay	30%	\$60/PCP copay for the first 3 visits, before the deductible	50%
Emergency Room	\$100 copay, then 10% Copay waived if admitted		\$100 copay, then 20% Copay waived if admitted		\$100 copay, then 20% Copay waived if admitted		<b>Note: Maple PLUS<sup>+</sup> Urgent Care visits are considered in the same manner as any other PCP or Specialist Visit.</b> \$100 copay, then 30% Copay waived if admitted	
<b>Lab &amp; X-Ray</b>								
Diagnostic Lab	10%	30%	20%	40%	20%	30%	30%	50%
X-Ray	10%	30%	20%	40%	20%	30%	30%	50%
<b>Durable Medical Equipment</b>								
Maternity								
Office Visits	\$20 copay; Deductible waived	30%	\$20 copay; Deductible waived	40%	\$0 copay	30%	\$60/PCP or \$70/Specialist copay, Annual Deductible applies after first 3 visits	50%
Hospitalization	10%	\$500/admission then 30%	20%	\$500/admission then 40%	20%	30%	30%	50%
<b>Mental Health &amp; Chemical Dependency</b>								
Inpatient	10%	\$500/admission then 30%	20%	\$500/admission then 40%	20%	30%	30%	50%
Outpatient	\$20 copay; Deductible waived	30%	\$20 copay; Deductible waived	40%	\$0 copay	30%	\$60 copay, Annual Deductible applies after first 3 visits either PCP or Specialist	50%
<b>Teladoc Telehealth Visits</b>								
General Visits	<b>Note: Not Applicable to PLUS<sup>+</sup> Plans</b> \$10 copay; Deductible waived	N/A	<b>Note: Not Applicable to PLUS<sup>+</sup> Plans</b> \$10 copay; Deductible waived	N/A	<b>Note: Not Applicable to PLUS<sup>+</sup> Plans</b> \$0 copay	N/A	<b>Note: Not Applicable to PLUS<sup>+</sup> Plans</b> \$10 copay; Deductible waived	N/A
Behavioral Health Visits	\$10 copay; Deductible waived	N/A	\$10 copay; Deductible waived	N/A	\$0 copay	N/A	\$10 copay; Deductible waived	N/A

## North Coast Schools Medical Insurance Group

### Plan Comparison July 1, 2025



Plan Type	Oak & Oak PLUS <sup>+</sup> PPO Plan		Soruce & Soruce PLUS <sup>+</sup> PPO Plan		Pine & Pine PLUS <sup>+</sup> PPO HDHP (HSA Compatible)		Maple & Maple PLUS <sup>+</sup> PPO Plan	
	Network	Non-Network	Network	Non-Network	Network	Non-Network	Network	Non-Network
<b>Medical Benefits</b>								
Chiropractic								
Office Visits	10%	30% limited to \$25/visit	20%	40% limited to \$25/visit	20%	30% limited to \$25/visit	30%	50% limited to \$25/visit
	24 visit annual maximum		24 visit annual maximum		24 visit annual maximum		24 visit annual maximum	
<b>Prescription Drug Benefit</b>								
Annual Deductible	Carved out to CVS/Caremark		Carved out to CVS/Caremark		Carved out to CVS/Caremark		Carved out to CVS/Caremark	
Out of Pocket Maximum (OOPM):	Not Applicable		Not Applicable		Integrated; See Medical Deductible		Not Applicable	
Individual Member	The individual OOPM is embedded in the family OOPM		The individual OOPM is embedded in the family OOPM		Integrated; See Medical OOPM		The individual OOPM is embedded in the family OOPM	
Family Member / Family	\$4,600 / \$9,200		\$3,600 / \$7,200				\$250 / \$500	
Retail:	Maximum 30-day supply		Maximum 30-day supply				Maximum 30-day supply	
	Note, 90-day supply of maintenance prescriptions for discounted copays thru Maintenance Choice program		Note, 90-day supply of maintenance prescriptions for discounted copays thru Maintenance Choice program		Note, 90-day supply of maintenance prescriptions for discounted copays thru Maintenance Choice program		Note, 90-day supply of maintenance prescriptions for discounted copays thru Maintenance Choice program	
Tier 1 (Normally Generic)	\$10	Not Covered	\$10	Not Covered	\$10	Not Covered	\$19	Not Covered
Tier 2 (Normally Preferred)	\$30	Not Covered	\$30	Not Covered	\$30	Not Covered	\$50	Not Covered
Tier 3 (Normally Non-Preferred)	\$40	Not Covered	\$40	Not Covered	\$40	Not Covered	\$75	Not Covered
Mail Order:	Maximum 90-day supply		Maximum 90-day supply		Maximum 90-day supply		Maximum 90-day supply	
Tier 1 (Normally Generic)	\$15	Not Covered	\$15	Not Covered	\$15	Not Covered	\$38	Not Covered
Tier 2 (Normally Preferred)	\$45	Not Covered	\$45	Not Covered	\$45	Not Covered	\$100	Not Covered
Tier 3 (Normally Non-Preferred)	\$80	Not Covered	\$80	Not Covered	\$80	Not Covered	\$150	Not Covered
Specialty Drugs	Prior Authorization may be required; Must be Dispensed by a CVS/Caremark Specialty facility.		Prior Authorization may be required; Must be Dispensed by a CVS/Caremark Specialty facility.		Prior Authorization may be required; Must be Dispensed by a CVS/Caremark Specialty facility.		Prior Authorization may be required; Must be Dispensed by a CVS/Caremark Specialty facility.	
	0% if enrolled in PrudentRX; 30% otherwise	Not Covered	0% if enrolled in PrudentRX; 30% otherwise	Not Covered	0% if enrolled in PrudentRX; 30% up to a \$150 coinsurance per Rx otherwise	Not Covered	0% if enrolled in PrudentRX; 30% otherwise	Not Covered
	NOTE: If a Specialty Drug is not on the PrudentRX Specialty Drug list, see Caremark.com, and the normal Tier copay applies.		NOTE: If a Specialty Drug is not on the PrudentRX Specialty Drug list, see Caremark.com, and the normal Tier copay applies.		NOTE: If a Specialty Drug is not on the PrudentRX Specialty Drug list, see Caremark.com, and the normal Tier copay applies.		NOTE: If a Specialty Drug is not on the PrudentRX Specialty Drug list, see Caremark.com, and the normal Tier copay applies.	

#### Notes & Assumptions

##### Deductible Definitions:

- Embedded: In a health plan with an embedded deductible no individual on a family plan will pay higher than the individual deductible amount.
- Aggregate: In a health plan with an aggregate deductible, benefits are not covered for any individual on a family plan until the family deductible amount has been met.

**Disclaimer:** This information is intended as a summary only; benefits may contain limitations and exclusions. Refer to your Summary Plan Description for detailed information.





# NurseHelp 24/7

Immediate answers to  
your health questions



Should I go see my doctor about my earache? Do I need to go to the ER for my swollen ankle, or can I wait until the morning and see my doctor? As a Blue Shield of California plan member, you have a registered nurse as close as your phone, day or night.

Call NurseHelp 24/7<sup>SM</sup> toll-free at **(877) 304-0504 [TTY: 711]** and talk with a registered nurse anytime you have health-related questions. This phone number is on your Blue Shield member ID card for easy reference.

Or you can chat with a registered nurse online if you prefer. Use your Blue Shield login at **[blueshieldca.com/nursehelp](https://blueshieldca.com/nursehelp)** to access one-on-one support in a secure environment.

With NurseHelp 24/7, experienced nurses can help you figure out how you can care for yourself, evaluate treatment options, and help you decide whether to see a doctor.

NurseHelp 24/7 is available to you and your family at no cost to you.\* So, if it's 3 a.m. and your toddler has a fever, you can call NurseHelp 24/7 for tips on how to help them.

## Use NurseHelp 24/7 for reliable information about:



Minor illnesses and injuries



Chronic conditions



Medical tests and medicines



Preventive care

It's like having a trusted nurse in your home whenever you need one.

Call **(877) 304-0504 [TTY: 711]** to talk to a nurse, day or night. You can also visit **[blueshieldca.com/nursehelp](https://blueshieldca.com/nursehelp)** for an online chat option.

See all your care options in one place at **[blueshieldca.com/care](https://blueshieldca.com/care)**.

**If you believe you need emergency care, call 911 or go directly to the nearest emergency room.**

\* Calls to NurseHelp 24/7 are welcome for Blue Shield members or their covered dependents. Some or all services may not be available to members living outside California or to self-funded (ASO) groups. Please check with your benefits administrator.

NurseHelp 24/7 is a service mark of Blue Shield of California. NurseHelp 24/7 is a healthcare advice line. Nurses do not provide medical services for treatment or diagnosis.

### **Language Assistance Notice**

For assistance in English at no cost, call the toll-free number on your ID card. You can get this document translated and in other formats, such as large print, braille, and/or audio, also at no cost. Para obtener ayuda en español sin costo, llame al número de teléfono gratis que aparece en su tarjeta de identificación. También puede obtener gratis este documento en otro idioma y en otros formatos, tales como letra grande, braille y/o audio. 如欲免費獲取中文協助，請撥打您 ID 卡上的免費電話號碼。您也可免費獲得此文件的譯文或其他格式版本，例如：大字版、盲文版和/或音訊版。

### **Nondiscrimination Notice**

The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

Blue Shield of California is an independent member of the Blue Shield Association A16030-XLOB\_0623



# Shield Support

Would you like personalized support to help navigate the healthcare system or manage your condition? Our experienced care teams are here to help.

## How we can help

Our Shield Support program offers short- and long-term support to optimize your benefits, health, and quality of life.

We can help you navigate the healthcare system and access care, and share information among the healthcare team involved in your care. Our program care managers offer personalized coaching to help you live better with illness, recover from acute conditions, and develop self-management skills.

Your care manager acts as an advocate for you and your family by:

- Identifying available treatment options
- Helping you in making important healthcare decisions
- Coordinating your care with your healthcare providers
- Researching additional resources, such as support groups and financial assistance

## How it works

An outreach specialist will contact you to understand your needs, discuss how we can best support you, and connect you with a care manager. You can be certain that your medical history and information will be kept confidential.

Although your care manager will be your main program contact, you and your doctor will always make the decisions about your treatment options. By working closely with your doctor and using the resources available in your community, this program can help you through a difficult time.

It is your choice whether you want to use the program. There are no extra charges for these services, and you can stop using them at any time, for any reason.

Using this program will not affect your benefits. Blue Shield will pay benefits according to the coverage available through your health plan. Your choice of healthcare providers is also based on your health plan coverage.

For more information, please call us at **(877) 455-6777**, Monday through Friday between 8 a.m. and 5 p.m. If you are hearing impaired, please call 711 for the relay service in California.

# Get covered right down to your identity



As an eligible\* Blue Shield member, you can get identity protection services from Experian® such as identity repair assistance, identity theft insurance, and credit monitoring for you and your covered family members at no additional cost to you.†



You can access these services by contacting Experian's customer care team at **(866) 274-3891**, Monday to Friday from 8 a.m. to 10 p.m. and Saturday and Sunday from 10 a.m. to 7 p.m. Central time.

You can also enroll online by visiting [experianidworks.com/blueshieldca](https://experianidworks.com/blueshieldca). When creating your account online, you will need to provide the activation code **BCBSCALI25**. For over-the-phone setup, you will need engagement number **B128036**.

\* Due to current laws and regulations, members of Blue Shield Federal Employee Program, Medicare Advantage HMO Plan, or Medicare Prescription Drug Plan are not eligible to receive this offer.

† ID theft protection is an opt-in offering to eligible members as long as they have a Blue Shield health insurance plan/policy. It's available at no additional cost. Members who are under the age of 18 require a legal guardian or parent to opt in on their behalf.



# VirtualBlue<sup>SM</sup>

## Get started with your healthcare plan



Your Blue Shield of California Virtual Blue<sup>SM</sup> plan gives you access to quality care from the comfort of your home, or wherever you need it. With Accolade Care, you can connect with trusted doctors and specialists online for everything from routine checkups to specialty care. Think of it like having your own virtual medical group, ready when you are.

To make your experience as smooth as possible, we suggest signing up for a Blue Shield online account. It's quick and easy and can help ensure faster access when you want to make an appointment. Whether it's a last-minute illness or a planned consultation, having your account ready means one less thing to worry about. Take a moment today to get connected.

### Take the first step today

Learn more by scanning the QR code or visiting [blueshieldca.com/virtualbluewelcome](https://blueshieldca.com/virtualbluewelcome).



### To set up a virtual visit:

- Log in to your account at **blueshieldca.com** or with our mobile app.
- Select *Book a visit*.
- You will enter the Accolade Care experience and will need to provide personal information to get started.
- Choose from our list of Virtual Blue<sup>SM</sup> providers.
- Schedule your annual checkup to receive your Vitals Kit.
- Enjoy virtual visits online or by phone.



## For in-person care

You can still visit your in-network doctors, specialists, hospitals, and mental health providers in person through your Blue Shield network. Remember that an in-network or out-of-network cost share may apply based on your plan's benefits.



## Extra support for your health care

Use a Virtual Blue<sup>SM</sup> health coach to help you book in-person or virtual appointments, manage your health, and create a care plan just for you.

Accolade is independent of Blue Shield of California and is contracted by Blue Shield to provide an integrated member experience by enabling access to virtual primary care and mental health services as well as support virtual specialist care service.

Virtual Blue<sup>SM</sup> is a service mark of Blue Shield of California.

For more help and resources, visit [blueshieldca.com](https://blueshieldca.com) or call Customer Service at the number on your Blue Shield member ID card. If you do not have your ID card, you can call (800) 393-6130 (TTY: 711).

To opt out of future nonrequired communications, please call Customer Service at the number on your Blue Shield member ID card.

Virtual services from Virtual Blue<sup>SM</sup> providers have no or low copays, depending on plan design, after meeting any applicable deductible. You may receive covered services from other network providers on an in-person basis or via telehealth, if available. Contact your primary care provider, treating specialist, facility, or other health professional to learn whether telehealth is an option. Network telehealth and in-person services are subject to the same timeliness and geographic access standards. If your plan has out-of-network benefits they are subject to your plan's cost-sharing obligations and balance billing protections.

### Language Assistance Notice

For assistance in English at no cost, call (866) 346-7198. Para obtener asistencia en español sin cargo, llame al (866) 346-7198. 如果需要中文的免费帮助, 请拨打这个号码 (866) 346-7198.

### Nondiscrimination Notice

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# Discover your why

Explore new opportunities, set fresh goals and identify your core motivations for the year ahead.



Start now with Fitness Your Way<sup>®</sup> to get your \$0 enrollment offer!<sup>1,2</sup> Learn more at [bsca.fitnessyourway.tivityhealth.com](https://bsca.fitnessyourway.tivityhealth.com) and use code BSCPROMOJAN25 when you sign up.



## Discover a new interest

You've heard "new year, new you!" But why not make it "new year, new opportunities." Pick something new to try this year. Whether it is a new workout, learning a new hobby, reading a new genre, traveling someplace new or anything else - explore something you haven't before.



## Set your intentions for 2025

The new year is a time for new resolutions and goals. This year, start with setting an intention. These are more broad and cover multiple areas of your life. Do you want to focus more on your health this year? Set your intention, then break it down to SMART goals.



## Don't forget to have fun

New beginnings are fun! Take a moment to ponder your wins from last year and build upon them. But don't forget to have fun. Your PRs in the gym don't mean as much if you're not enjoying the process. Find joy in the little things - it makes the bigger things even better.



## Get started today

Fitness Your Way lets you join as many gyms as you want, wherever you live, work and play. Learn more at [bsca.fitnessyourway.tivityhealth.com](https://bsca.fitnessyourway.tivityhealth.com)

- Seven gym packages, with three new options available, including studio and luxury locations, starting at \$19/month,<sup>3</sup>
- Join as many gyms as you want and get access to 13,000+ fitness locations<sup>4</sup>
- Digital only package also available for just \$10 a month<sup>5</sup> (all digital content included with gym packages)
- On-demand videos available 24/7 and live virtual classes like cardio, bootcamps, barre, and yoga from Burnalong®

Scan the QR code with your smartphone to join or learn more



### Always talk with your doctor before starting an exercise program.

<sup>1</sup> Offer valid from January 1, 2025 until January 31, 2025. Offer available to residents of the United States who are at least 18 years old and have benefits with a participating health plan. Member must provide the BSCPROMOJAN25 promo code at sign-up to receive the \$19 off waived enrollment fee. If member selects the digital only membership, they will not receive the promotional offer. Additional terms, conditions and limitations apply. See Program Agreement for details.

<sup>2</sup> Without offer, Fitness Your Way enrollment fee is \$19 plus applicable sales tax.

<sup>3</sup> Fitness Your Way gym packages range from \$19 - \$239 per month plus applicable sales tax. For pricing information visit <http://bsca.fitnessyourway.tivityhealth.com>. Limitations apply. See Program Agreement for details.

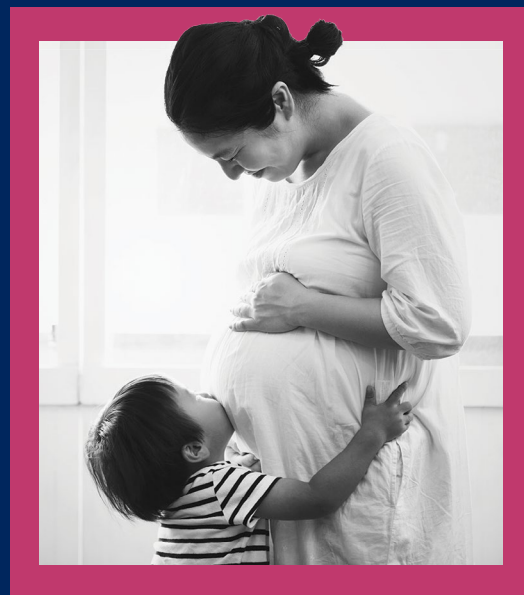
<sup>4</sup> Fitness locations are not owned or operated by Tivity Health, Inc. or its affiliates. Fitness Your Way membership entitles members to use the fitness location facilities and amenities available to the holder of a basic membership at the fitness locations. Facilities and amenities vary by location.

<sup>5</sup> The digital only package is \$10 per month plus applicable sales tax. For pricing information visit <http://bsca.fitnessyourway.tivityhealth.com>. Limitations apply. See Program Agreement for details.

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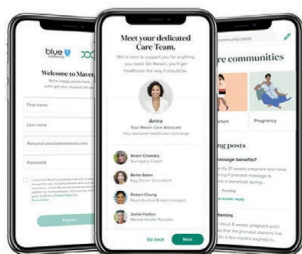
# Virtual support for all paths to parenthood and beyond



Blue Shield of California and Maven are here to support your pregnancy journey every step of the way. With Maven, you and your partner can get access to virtual support for pregnancy, postpartum, and returning to work after parental leave. You'll enjoy 24/7 access to Care Advocates, specialists, mental health support, and content tailored to your experience.

## Sign up today to access:

- **On-demand virtual appointments** with doulas, pediatricians, mental health specialists, career coaches, pelvic floor specialists, and more.
- **Your own Care Advocate** who can help you find support, navigate your health benefits, recommend the right in-network providers, and more.
- **Expert resources** including virtual classes, helpful articles and community forums.



## Get support for every stage of your journey:

### Fertility & Family Building

- Reproductive endocrinologists
- IUI / IVF support
- Adoption & surrogacy coaches

### Fertility & Family Building

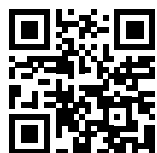
- Midwives, OB-GYNs, doulas
- Prenatal nutritionists
- Pregnancy loss support

### Parenting & Pediatrics

- Pediatricians
- Back-to-work support
- Parent coaching

### Menopause

- Mental health specialists
- Career coaches
- Pelvic floor therapists



**Join now at no cost to you**

Visit [blueshieldca.com/maven](https://blueshieldca.com/maven) to enroll

Maven Maternity is available to most Blue Shield members and their enrolled partners during pregnancy and 3 months postpartum. Additional programs of 9 months or more in duration may be available based on your plan, and eligibility will be confirmed upon enrollment.

Maven is independent of Blue Shield of California and is contracted by Blue Shield to provide maternity benefits including care advocacy, virtual consultations, coaching, and education.

Maven is not intended to replace your in-person providers. Maven is a registered trademark of Maven Clinic Co. All rights reserved.

For more help and resources, visit [blueshieldca.com](https://blueshieldca.com) or contact Member Services at the number on your member ID card. If you do not have your ID card, you can call (800) 393-6130 (TTY: 711).

#### **Language Assistance Notice**

For assistance in English at no cost, call the toll-free number on your ID card. You can get this document translated and in other formats, such as large print, braille, and/or audio, also at no cost. Para obtener ayuda en español sin costo, llame al número de teléfono gratis que aparece en su tarjeta de identificación. También puede obtener gratis este documento en otro idioma y en otros formatos, tales como letra grande, braille y/o audio. 如欲免費獲取中文協助,請撥打您 ID 卡上的免費電話號碼。您也可免費獲得此文件的譯文或 其他格式版本,例如:大字版、盲文版和/或音訊 版。

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# Wellvolution

Unveiling your personal  
proven path to real health

Tap into decades of research and leading technology  
for a more productive and healthy lifestyle

Wellvolution® offers the largest curated collection of scientifically-backed  
apps and programs designed to help you:



Prevent and  
reverse disease



Manage stress



Sleep better



Eat healthier



Move more



Ditch cigarettes

A digital health platform and in-person support network

## Focus

Stay on track and  
progress along the  
proven path

## Support

Receive digital  
reminders, motivation,  
and engagement

## Results

All backed by real  
science for real,  
positive changes

Wellvolution

blue   
california




















# A healthier you just got easier



Explore all that Blue Shield of California has to offer with Wellvolution®, the digital platform that guides you on your health journey. Wellvolution customizes your path to better health, matching you with clinically proven programs and apps that are right for you both in mind and body.

Through Wellvolution, you have access to lifestyle-based tools and support designed to help you lose weight, treat diabetes, nurture mental health, and more. You'll get personalized plans, on-demand tools, and health coaches to assist you in reaching your goals. All at no extra cost to eligible Blue Shield of California members.

## Programs available

<b>Emotional well-being</b>	Headspace® and Headspace Care™ (formerly Ginger) are now available as 12-month programs to help manage sleep, stress, anxiety, and depression, and boost resilience. <sup>1</sup>	 headspace  headspace care
<b>Diabetes prevention</b>	Coaching and digital tools like a Fitbit® <sup>2</sup> to track your success across a 12-month program for losing weight, feeling healthier, and reducing your risk of chronic disease.	    
<b>Diabetes care and hypertension</b>	Programs up to 18 months for treating common conditions, such as diabetes, hypertension, and heart disease. Receive digital tools to help manage and monitor risk as appropriate for each condition.	 
<b>Weight management</b>	Get a personalized plan, clinically proven to help you create better eating and fitness habits and lose weight through access to a 12-month program.	   
<b>Tobacco and vaping cessation</b>	Programs include nicotine replacement therapy in the form of a patch, lozenge, or gum. A two-month supply can be delivered to your home.	 
<b>Physical therapy and fitness</b>	Personalized digital therapy and health programs to reduce pain and increase strength. No matter your pain level or where it hurts, we have a program for you.	  
<b>Healthy living</b>	Discover ways to enhance your longevity with the Blue Zones Challenge™ app. Adopt the sustainable living practices of the world's longest-living populations by eating wisely, moving naturally, and connecting more with others and one's life purpose.	

# How it works

1

## Create a Wellvolution account

Visit [Wellvolution.com](https://www.wellvolution.com) to get started. We'll confirm that you're qualified to receive the program at no extra cost.

2

## Get programs

Pick one or more health goals you'd like to work on. We'll recommend the best program(s) for your needs. You can make your choice and get started.

3

## Become a healthier you

With the assistance of your program, begin making healthier choices about diet, exercise, sleep, stress, and your overall health.

## Putting you well ahead is our priority

Take advantage of all of the tools available through Blue Shield of California at [Wellvolution.com](https://www.wellvolution.com). Need help? We're here to answer questions and assist with joining programs at **(866) 671-9644**.

1 As part of our Wellvolution program, members have a choice between Headspace's meditation and mindfulness content or Headspace Care's mental health coaching and clinical services. Video therapy and psychiatry sessions are available for a cost share as stated in your health plan coverage. Please contact Blue Shield of California for details. Headspace's medical affiliate, Headspace Care of California Medical P.C., is a licensed medical provider in California.

2 For members who complete program participation requirements. Requirements vary; check with your program for details. Applies to certain Fitbit® models. Limited to one per person. Solera Health reserves the right to substitute an alternate activity tracker.

All programs are reviewed by Blue Shield of California to help members 18 years old and older improve their health. Programs are available at no cost to eligible members. Apps may be removed or added throughout the year based on need and demand.

Wellvolution and all associated digital and in-person health programs and services are managed by Solera Health, Inc., a health company committed to changing lives by guiding people to better health in their communities. Solera Health, Inc., is independent of Blue Shield of California and is contracted by Blue Shield to deliver a select collection of lifestyle programs, tools, and apps. These program services are not a covered benefit of Blue Shield health plans and none of the terms or conditions of Blue Shield health plans apply. Blue Shield reserves the right to terminate this program at any time without notice. Any disputes regarding Wellvolution may be subject to Blue Shield's grievance process. All trademarks, logos, and brand names are the property of their respective owners.

You may receive services from network providers on an in-person basis or via telehealth, if available. Contact your primary care provider, treating specialist, facility, or other health professional to learn whether telehealth is an option. Network telehealth and in-person services are subject to the same timeliness and geographic access standards. If your plan has out-of-network benefits, they are subject to your plan's cost sharing obligations and balance billing protections.

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# Three options for care:

## Teladoc, urgent care centers and emergency rooms

Sometimes you can't wait for a doctor's appointment – and you don't have to. You have three options to choose from, depending on your situation. Here is some helpful information on when and where to get quick care.

	 <b>Teladoc</b>	 <b>Urgent care centers</b>	 <b>Emergency rooms</b>
<b>Staff</b>	Licensed medical doctors	Licensed medical doctors, nurses, physician assistants, medical assistants and other urgent care staff	Licensed doctors, nurses, physician assistants, medical assistants and other hospital staff
<b>How to access care</b>	<ul style="list-style-type: none"> <li>• Access 24/7/365.</li> <li>• Available via phone, video, or Teladoc mobile app</li> </ul> <p>Call <b>1-800-Teladoc (835-2362)</b> or go to <b>Teladoc.com/bsc</b> to schedule a consultation via phone or video. Video consultation is available 7 a.m. to 9 p.m.</p>	<ul style="list-style-type: none"> <li>• Hours/days of service vary by center.</li> <li>• Centers are standalone or adjacent to hospitals.</li> </ul> <p>To find a network urgent care center, go to <b>blueshieldca.com/find-a-doctor/help</b>.</p>	<ul style="list-style-type: none"> <li>• Access 24/7.</li> <li>• ERs are located in many hospitals.</li> </ul> <p>In an emergency, call <b>911</b> or go immediately to the nearest ER.</p>
<b>When to use</b>	<ul style="list-style-type: none"> <li>• If you are considering the ER or an urgent care center for a non-emergency issue.</li> <li>• On vacation, a business trip or away from home.</li> <li>• For short-term prescription refills.</li> </ul>	In situations where your doctor is not available and in-person non-emergency care is needed. (Examples include animal bites and sprains.)	If you are experiencing a life-threatening or disabling condition.
<b>Examples of conditions treated</b>	<ul style="list-style-type: none"> <li>• Cold and flu symptoms</li> <li>• Allergies</li> <li>• Bronchitis</li> <li>• Ear infection</li> <li>• Rash, skin problems</li> <li>• Pink eye</li> <li>• Respiratory infection</li> <li>• Sinus problems</li> <li>• Medical counseling</li> </ul> <p>If appropriate, the Teladoc doctor can write a short-term prescription and have it sent to the pharmacy of your choice.</p>	<ul style="list-style-type: none"> <li>• Cough, sore throat*</li> <li>• Respiratory infections*</li> <li>• Earaches*</li> <li>• Burning with urination*</li> <li>• Colds, sinus infections, allergies*</li> <li>• Back pain, body aches</li> <li>• Eye irritation, swelling or pain</li> <li>• Sprains, muscle strains</li> <li>• Minor cuts, scrapes</li> <li>• Nausea, vomiting, diarrhea</li> <li>• Animal bites</li> </ul> <p>* Conditions that can also be treated by Teladoc.</p>	<ul style="list-style-type: none"> <li>• Injury, with loss of consciousness or fainting</li> <li>• Uncontrolled bleeding</li> <li>• Sudden numbness of limbs or face, difficulty speaking</li> <li>• Severe shortness of breath or difficulty breathing</li> <li>• Severe chest pain or pressure</li> <li>• Major injuries, vehicle accidents, stab wounds</li> <li>• Poisoning</li> <li>• Sudden, severe abdominal pain</li> <li>• Vomiting blood</li> <li>• Broken bones</li> </ul>
<b>Wait time</b>	Less than 22 minutes	Usually less than an hour <sup>1</sup>	Immediate care for emergencies, 5.5 hours (330 minutes) for non-emergency care <sup>2</sup>

See the back page of this flyer for your out-of-pocket costs for these care options.





Teladoc



Urgent care centers



Emergency rooms

Out-of-pocket cost			
<b>Oak PPO</b>	\$10.00	\$20.00	\$100.00 / 10% (subject to the deductible)
<b>Spruce PPO</b>	\$10.00	\$20.00	\$100.00 / 20% (subject to the deductible)
<b>Pine PPO</b>	\$0 (subject to the deductible)	\$0 (subject to the deductible)	\$100.00 / 20% (subject to the deductible)
<b>Maple PPO</b>	\$10.00	\$60.00 (subject to the deductible after first 3 visits)	\$100.00 / 30% (subject to the deductible)

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1 Johns Hopkins Medicine Health Alerts (posted November 18, 2009, reviewed January 2011), Urgent Care or the ER – Which is the Right Choice [www.johnshopkinshealthalerts.com/alerts/healthy\\_living/JohnsHopkinsHealthyLivingHealthAlert\\_3247-1.html](http://www.johnshopkinshealthalerts.com/alerts/healthy_living/JohnsHopkinsHealthyLivingHealthAlert_3247-1.html).

2 America's Emergency Care Environment, A State-by-State Report Card – 2014: American College of Emergency Physicians. Blue Shield and the Shield symbol are registered trademarks of the BlueCross

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Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulations and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services. Teladoc phone and video consultations are available 24 hours a day, seven days a week.

BlueShield Association, an association of independent Blue Cross and Blue Shield plans.

# General Medical

## 24/7 access to doctors from anywhere



**Teladoc**  
HEALTH™

Get care for non-emergency conditions 24/7 from anywhere you are.

We treat bronchitis, flu, rashes, sinus infections, sore throats, and more.

### How it works:



#### Download the app

go online or call us to set up your account or log in



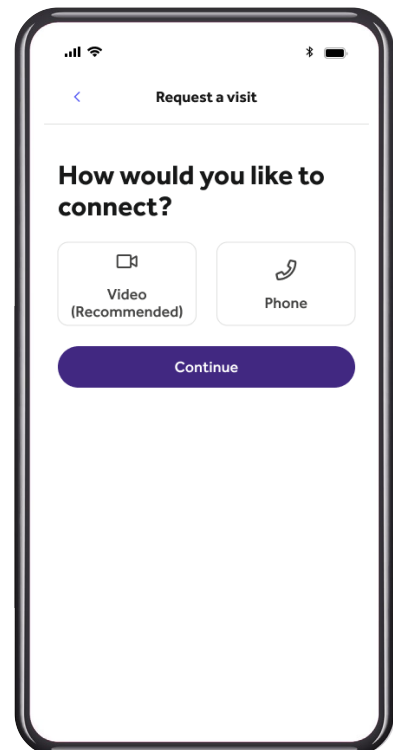
#### Complete or update

a brief medical history



#### Request a visit

and get care within minutes



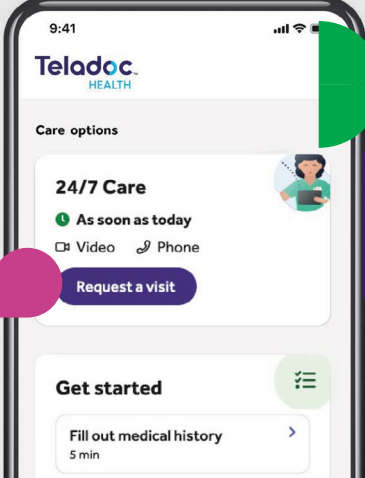
\*Teladoc Health is not available internationally.

## Learn more

TeladocHealth.com



## General Medical: What to know about this benefit



**Did you know 60% of patients have to wait 2 weeks to see their primary physician and only 10% are able to get in to see their regular doctor the same day they need care?<sup>1</sup>**

Our Teladoc Health benefit gives you access to compassionate care from U.S. board certified clinicians, anytime, anywhere. Providers are available in all 50 states and you can meet with them 24/7 by phone or video.

**The average Emergency Room care costs 10 times more than an urgent care visit for the same diagnosis.<sup>2</sup>**

Teladoc Health can help you skip the trip to the ER or urgent care for non-emergency problems, avoid long wait times and save money since you can see a clinician within minutes by phone or video. Teladoc Health is here to listen, answer your questions and help you feel better faster.

- **What services does Teladoc Health provide?** Teladoc Health provides healthcare for the whole you and can help you with everyday, non-emergency health needs like prescription refills, coughs, colds, UTIs, sinus, allergies and much more. Teladoc Health helps you get healthy and live healthy.
- **How much does Teladoc Health cost?** Your out of pocket cost varies based on your plan. If you do have to pay, you will see your cost before you finish requesting your visit. You can pay with a credit card, prepaid debit card, HSA (health savings account), or by PayPal.
- **How do I sign up?** To sign up for Teladoc Health, scan the QR code below to download the app, call 1-800-835-2362, or visit the website. Visits can be by phone or video and there is no time limit on how long the visit is.
- **How does it work if I am traveling and not in the state I live in when I need help?** Teladoc Health is available in all 50 U.S. states, so the service can be used even if you are traveling. Some restrictions may apply.
- **Can Teladoc Health providers prescribe medicine?** Yes they can when it makes sense medically. But, Teladoc Health providers do not prescribe controlled substances, drugs like Viagra and Cialis, and/or other drugs that have a higher risk of abuse. If a prescription is not needed, the Teladoc Health provider may give you instructions for managing symptoms.

**Call 1-800-TELADOC (800-835-2362)**

Visit [blueshieldca.com/Teladoc](https://blueshieldca.com/Teladoc) | Download the app  



<sup>1</sup> <https://plus.credit-suisse.com/rpc4/ravDocView?docid=V7r1Oh2AN-ZqC1>

<sup>2</sup> <https://www.ucaoa.org/LinkClick.aspx?fileticket=Q4TP7cypW94%3D&portalid=80>  
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# Teladoc Health Mental Health care

Confidential therapy  
on your terms



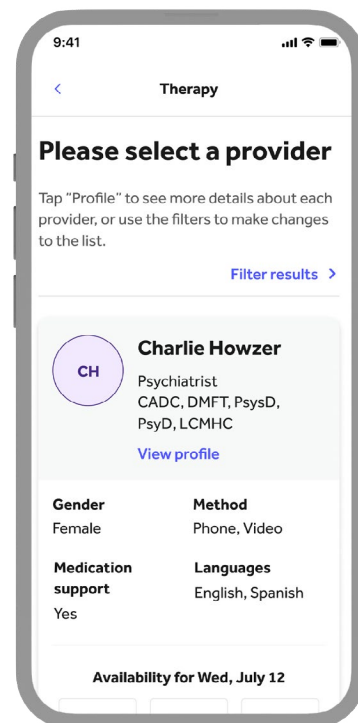
Your mental health is as important as your physical health.  
Teladoc Health's licensed therapists can help with:

- Anxiety
- Depression
- Marital issues
- Stress
- Grief
- And more

Talk to a therapist 7 days a week by phone or video from wherever you are most comfortable.

## How it works:

- 1 Download the app or go online to register or log in
- 2 Complete a brief mental health questionnaire
- 3 Schedule an appointment with the therapist who best fits your needs



## Learn more today

Visit [blueshieldca.com/Teladoc](https://blueshieldca.com/Teladoc) | Download the app

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You may receive services from network providers on an in-person basis or via telehealth, if available. Contact your primary care provider, treating specialist, facility, or other health professional to learn whether telehealth is an option. Network telehealth and in-person services are subject to the same timeliness and geographic access standards. If your plan has out-of-network benefits, they are subject to your plan's cost sharing obligations and balance billing protections.

## Your path to better health

Personalized support  
at no cost to you.



### Diabetes Management

A personalized way to help manage diabetes. Receive:

- A connected blood glucose meter
- Unlimited strips and lancets
- Tips, action plans and one-on-one coaching
- Real-time support for out-of-range readings

### Hypertension Management

Take control of your heart health and make managing your blood pressure easier. Receive:

- A connected blood pressure monitor
- Step-by-step action plans based on your goals
- Tips on nutrition and activity
- One-on-one support from expert coaches

### Diabetes Prevention program

Reduce your risk of type 2 diabetes. Receive help from:

- A team of expert coaches to support you
- A smart scale that syncs to the app and web
- An all-in-one program that tracks weight, activity and food

### Weight Management

Reach your goals with our interactive weight management program. Receive:

- A smart scale that syncs to the app and web portal
- An app to log food and set goals
- One-on-one support from a team of expert coaches
- Ability to share progress with doctor

### Mental Health

Your way to connect with a licensed therapist.

- Connect with a licensed therapist 7 days a week from home
- Personalized plan tailored to your needs
- Activities and content designed for you

Depending on your eligibility, you may see communications for one or more of these programs. Upon enrollment, you'll receive support for the programs that fit your unique needs.

## Get started today

Visit **TeladocHealth.com/Go/NCSMIG** or call **800-835-2362**  
and use registration code: NCSMIG.

Las comunicaciones del programa Teladoc Health están disponibles en español. Al inscribirse, podrá configurar el idioma que prefiera para las comunicaciones provenientes del medidor y del programa. Para inscribirse en español, llame al 800-835-2362 o visite [TeladocHealth.com/Hola/NCSMIG](https://TeladocHealth.com/Hola/NCSMIG)

Program includes trends and support on your secure Teladoc Health account and mobile app but does not include a phone or tablet. You must have an iPhone or Android smartphone and install the Teladoc Health app to participate in the Teladoc Health program.

This program is offered at no cost to you by your health plan or employer.

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# PHARMACY BENEFIT DETAILS

NCSMIG Medical plans have prescription drug coverage through CVS Caremark. Please consult your Summary Plan Description documents for additional information.

## Register at Caremark.com



**When you register at Caremark.com, you'll get access to tools and resources that make managing your pharmacy benefits easier and more convenient.**

**There are three easy ways to register:**

- Go to Caremark.com, click the "Register Now" button, and follow the instructions
- Download the CVS Caremark mobile app and create an account
- Call the number on the back of your prescription ID card and a representative will get you started with a personalized registration email or text

**Once you've registered, you can:**

- Refill your prescriptions
- Check the status of your order
- View and manage your profile information, including shipping addresses, payment methods, and notifications
- Set up and update family access
- Review your coverage and track annual spending
- Locate network pharmacies near you
- Check medication costs and find opportunities to save money

Use your Caremark.com login and password to manage your pharmacy benefits anywhere, anytime with the CVS Caremark mobile app.

**Visit [Caremark.com/GetStarted](https://www.caremark.com/GetStarted) and register today or download the CVS Caremark mobile app**



Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.  
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## Outpatient Prescription Drug Coverage

Plan Year July 2025 – June 2026

*This Prescription Drug Coverage Summary is to be added to the Blue Shield Schedule of Benefits for all North Coast Schools' Medical Insurance Group plans.*

Covered Services	Oak	Spruce	Pine	Maple
<b>Pharmacy Network</b>	CVS/Caremark	CVS/Caremark	CVS/Caremark	CVS/Caremark
<b>Annual Deductible</b>	Not Applicable	Not Applicable	See Medical Plan	Not Applicable
<b>Out of Pocket Maximum (OOPM)</b>				
• Individual Member	\$4,600	\$3,600	\$7,000	\$250
• Family Member/Family	\$4,600/\$9,200	\$3,600/\$7,200	\$7,000/\$14,000	\$250/\$500
<b>Retail Prescriptions</b>				
• Generic	30-Day Maximum Supply \$10.00	30-Day Maximum Supply \$10.00	30-Day Maximum Supply \$10.00	30-Day Maximum Supply \$19.00
• Preferred	\$30.00	\$30.00	\$30.00	\$50.00
• Non Preferred	\$40.00	\$40.00	\$40.00	\$75.00
<b>Mail Prescriptions</b>				
• Generic	90-Day Maximum Supply \$15.00	90-Day Maximum Supply \$15.00	90-Day Maximum Supply \$15.00	90-Day Maximum Supply \$38.00
• Preferred	\$45.00	\$45.00	\$45.00	\$100.00
• Non Preferred	\$80.00	\$80.00	\$80.00	\$150.00
<b>Specialty Prescription</b>				
	Prior Authorization may be required; Must be dispensed by a CVS/Caremark Specialty Facility	Prior Authorization may be required; Must be dispensed by a CVS/Caremark Specialty Facility	Prior Authorization may be required; Must be dispensed by a CVS/Caremark Specialty Facility	Prior Authorization may be required; Must be dispensed by a CVS/Caremark Specialty Facility
	30-Day Maximum Supply 0% if enrolled in PrudentRX; 30% otherwise NOTE: If a Specialty Drug is not on the Prudent RX Specialty Drug list, see Caremark.com, and the normal Tier copay applies.	30-Day Maximum Supply 0% if enrolled in PrudentRX; 30% otherwise NOTE: If a Specialty Drug is not on the Prudent RX Specialty Drug list, see Caremark.com, and the normal Tier copay applies.	30-Day Maximum Supply 0% if enrolled in PrudentRX; 30% otherwise NOTE: If a Specialty Drug is not on the Prudent RX Specialty Drug list, see Caremark.com, and the normal Tier copay applies.	30-Day Maximum Supply 0% if enrolled in PrudentRX; 30% otherwise NOTE: If a Specialty Drug is not on the Prudent RX Specialty Drug list, see Caremark.com, and the normal Tier copay applies.

- Amounts paid through copayments and any applicable pharmacy deductible accrues to the member's medical calendar year out-of-pocket maximum. Please refer to the Summary Plan Description for exact terms and conditions of coverage. Please note that if you switch from another plan, your prescription drug deductible credit, if applicable, from the previous plan during the calendar year will not carry forward to your new plan.
- Drugs obtained at a non-participating pharmacy are not covered, unless Medically Necessary for a covered emergency.
- Select drugs require prior authorization by CVS/Caremark for medical necessity, or when effective, lower cost alternatives are available.
- If the member requests a brand drug when a generic drug equivalent is available, the member is responsible for paying the Generic drug copayment plus the difference in cost to NCS between the brand drug and its generic drug equivalent.
- Coinsurance is calculated based on the contracted rate. When the Participating Pharmacy's contracted rate is less than the Member's Copayment or Coinsurance, the Member only pays the contracted rate.
- Network Specialty Pharmacies dispense Specialty drugs which require coordination of care, close monitoring, or extensive patient training that generally cannot be met by a retail pharmacy. Network Specialty Pharmacies also dispense Specialty drugs requiring special handling or manufacturing processes, restriction to certain Physicians or pharmacies, or reporting of certain clinical events to the FDA. Specialty drugs are generally high cost.
- Specialty Drugs are available from CVS Specialty Pharmacy. A CVS Specialty Pharmacy provides specialty drugs by mail or upon member request, at an associated retail store for pickup. Oral anticancer medications are not subject to the calendar year pharmacy deductible, if applicable.

**Note:** This plan's prescription drug coverage is on average equivalent to or better than the standard benefit set by the Federal government for Medicare Part D (also called creditable coverage). Because this plan's prescription drug coverage is creditable, you do not have to enroll in a Medicare prescription drug plan while you maintain this coverage. However, you should be aware that if you have a subsequent break in this coverage of 83 days or more anytime after you were first eligible to enroll in a Medicare prescription drug plan, you would be subject to a late enrollment penalty in addition to your Part D premium.



Pharmacy Benefit  
Manager (PBM)

# CVS Caremark® is your PBM

We manage your new prescription benefit plan and help keep your medication costs low.

## Affordable medications when and where you need them

As a part of the CVS Caremark family, you have access to a wide range of cost-effective medications and thousands of network pharmacy choices (including home delivery) for you and your family.

## More savings and convenience

We provide support and guidance so you get the most value from your plan.

**Find a network pharmacy.** Using a pharmacy that's covered by your plan keeps you from overpaying. You can pick up your medication, but many also offer home delivery.

**Fill in 90-day supplies.** Filling in 90-day supplies at a participating pharmacy ensures you'll be able to continue to take your medications without interruption. Have refills delivered to your door or pick up at your network pharmacy. You may even save on cost.

**Stay on track and look for savings using our digital tools.** Request refills, get email and text alerts about your prescriptions, and check medication costs — all on your own time.



Learn more at  
**Caremark.com/  
OpenEnrollment**  
(after your benefit  
begins) or scan  
the code.



To scan the QR code:  
Open your camera  
Scan the code  
Tap the link



Mobile app

# Manage your Rx on your own time



We make it easy to keep track of your Rx, check for savings and more from your mobile device.

Our mobile app gives you a secure, simple way to manage your prescription benefits and member information. Find a nearby pharmacy no matter where you are. Learn about your medication and get information you can trust day or night. Do all this – and much more – at your convenience.

**Keep an eye on drug costs** and check for lower-cost alternatives that may save you money.

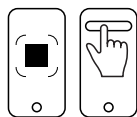
**Order and track refills** – even get timely refill reminders – so you never miss a dose.

**Stay on top of order status** so you know when to pick up your medication or watch for delivery by mail.

**Access your Rx list**, member ID cards and Rx history at your doctor's office or anytime you need them.



Learn more at [Caremark.com/OpenEnrollment](https://www.caremark.com/OpenEnrollment) or scan the code.

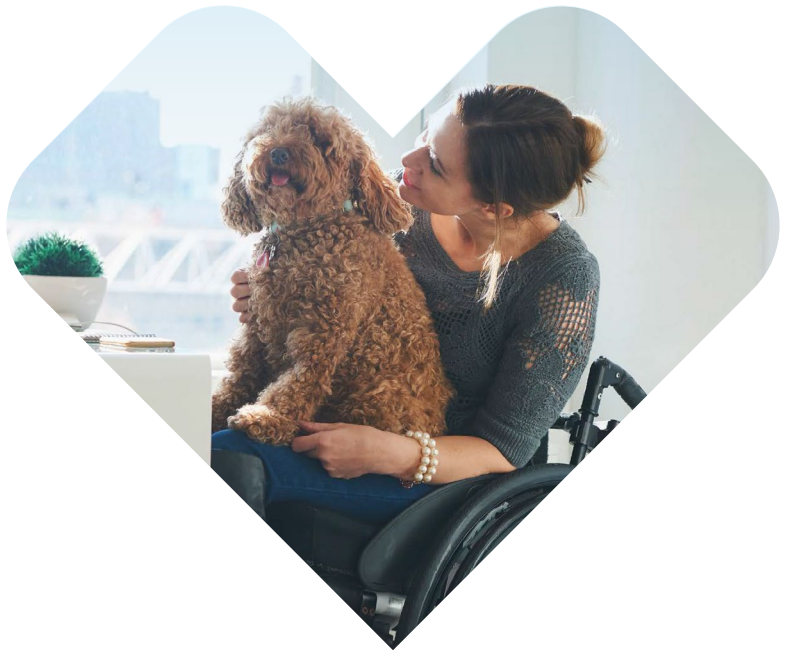


**To scan the QR code:**  
Open the camera on your smart phone  
Focus on the QR code  
Tap the link that appears



Rx Delivery by Mail

# Convenience, savings and safety



Why get your Rx delivered by mail? Not only is delivery by mail a safe and secure way to get the medications you take regularly (like medication for asthma or high blood pressure) — you may save money, too.

## Convenience

CVS Caremark® Mail Service Pharmacy can deliver 90-day supplies of medications you take regularly to your door. For even more convenience, start automatic refills, too.

## Savings

Filling your Rx in 90-day supplies may come with savings. Plus, there's no extra cost for shipping.

## Safety

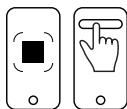
Our secure, nondescript packaging protects your privacy.



**90-day supplies  
could cost less  
than 30-day  
supplies.**



Learn more at [Caremark.com/Rxdelivery](https://www.caremark.com/Rxdelivery) or scan the code.



**To scan the QR code:**  
Open the camera on your smart phone  
Focus on the QR code  
Tap the link that appears



# An Exciting New Program for our Employees who take **SPECIALTY MEDICATIONS**



## **WHO NEEDS TO READ THIS NEWSLETTER?**

If you received this newsletter, it is likely that you have been prescribed a specialty medication. This newsletter has some exciting new information about an innovative new program that will reduce your out-of-pocket cost to \$0 on select specialty medications. Action may be required on your part to take advantage of this new and innovative program so please read the entire newsletter and act soon!

## **What are Specialty Medications?**

There are over 400 Specialty medications available today and that number is rapidly growing. Rare diseases requiring specialty medication affect between 25-30 million patients. Many patients are suffering, but few and limited treatment options are available. Fortunately, specialty medication research by public and private organizations is expected to account for 65% of new drug approvals between 2019 and 2023. Additional specialty medications will provide added relief for patients with Hepatitis C, Autoimmune disorders, Oncology and Multiple Sclerosis.

## **What do Specialty Medications Cost?**

Specialty medications typically cost several hundred dollars monthly as they may require unique methods of administration such as injections, infusions, or nebulizers. In addition, routine patient monitoring may require lab test, office visits, enrollment and documentation into monitoring programs, medication risk evaluation and prior authorization by insurers.

## **What is the Role of The Specialty Pharmacy?**

Specialty Pharmacies like CVS Specialty help the patient simplify the, sometimes complex, process of accessing and utilizing specialty medications. Specialty pharmacies assist with insurance paperwork and reimbursement services for potentially life-saving specialty medications. Importantly, they coordinate insurance benefits to save patients potentially enormous out of pocket costs. Specialty pharmacies connect patients who are ill with the medications that are prescribed for their condition by health care professionals. One of the most important services a specialty pharmacy can provide is patient care services to support patients who are facing insurance coverage and affordability reimbursement challenges.

**SERVICES FOR POTENTIALLY  
LIFE-SAVING MEDICATIONS**

## How Does my Employer and Specialty Pharmacy Work Together to Lower my Specialty Drug Costs?

We have partnered with PrudentRx to reduce specialty costs through an innovative copay plan design strategy. PrudentRx is integrated with CVS Specialty Pharmacy Operations as a third party to insure a seamless, premium member experience for our employees. PrudentRx will work with you and the drug manufacturer to get copay card assistance when available and will assist you when copay cards need renewal. Even if your specialty medication has no copay card, your out-of-pocket cost will be \$0 as long as you are enrolled in the PrudentRx program.

## How will the PrudentRx Copay Optimization Program Benefit Me?

The PrudentRx program, in coordination with our company, is making it possible to get your specialty medications at no out of pocket cost to our employees on any covered specialty medication on our plan's designated specialty drug list when you fill your prescription at CVS Specialty Pharmacy.

### How Do I Enroll in the PrudentRx Program?

- Step One: The first step of the enrollment process is complete, and your member information is on file with PrudentRx.
  - Step Two: You need to call PrudentRx at 1-800-578-4403 within the next 5-days to register for any copay assistance available from drug manufacturers.
- It is essential to complete step two and become fully enrolled to avoid being opted out of the program.

## What Action Do I Need to Take to Complete Enrollment in the PrudentRx Program?

Some drug manufacturers require you to personally sign up via telephone to take advantage of their copay card assistance programs. To assist you with applying for a copay card with the manufacturer of your specialty medication, PrudentRx has a team of Member Advocates available Monday through Friday from 8 a.m. to 8 p.m. EST.

## What Number Do I Call to Reach a PrudentRX Member Advocate?

1-800-578-4403 Monday through Friday 8 A.M. to 8 P.M. EST (English and Spanish language available). Language line available for other languages.

## What Happens If I Fail to Contact the PrudentRx Member Advocate Team?

If you do not contact the PrudentRx Member Advocate team, they will reach out to you via telephone. If you do not answer or return the call and enroll in any copay card assistance program as required by manufacturer, you will be responsible for 30% of the cost of your specialty medications.

## How Important is it for me to Call the PrudentRx Member Advocate Team Immediately?

It is very important that you reach out to the PrudentRx Member Advocate team within 5 days of receiving this newsletter at 1-800-578-4403.





**PrudentRx**

**1-800-578-4403**  
Monday–Friday 8am to 8pm EST  
[prudentrx.com](https://prudentrx.com)

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# DENTAL BENEFIT DETAILS

NCSMIG members have dental coverage through Guardian. Your dental benefits are designed to save you money and protect your health. You may use a dentist of your choice, however utilizing a Guardian contracted dentist will reduce your out-of-pocket expenses and maximize your dental benefit. Guardian is committed to making it as easy as possible for you to use and understand your dental benefits.

## BENEFITS AT-A-GLANCE

PLAN	CALENDAR YEAR MAXIMUM	ORTHODONTICS	PROSTHODONTICS
<a href="#">D-15</a>	\$1,500	NA	50% Guard/50% Mbr
<a href="#">D-20</a>	\$2,000	70% Guard/30% Mbr up to \$1,500 Lifetime Max	50% Guard/50% Mbr
<a href="#">D-30</a>	\$3,000	75% Guard/25% Mbr up to \$2,500 Lifetime Max	75% Guard/25% Mbr

## WHAT ARE MY DENTAL COSTS?

**Your Pre-Determination Review** Guardian will gladly assist you and your dentist by determining what benefits could be payable for services and procedures over \$300. Simply have your dentist fax your treatment plan to Guardian at 509-465-3404 for a pre-determination review. This includes orthodontic treatment if it's included in your plan.

**View/print your ID card at GuardianAnytime.com** If you do not have your ID card to use, simply provide your group ID number to your dental office at the first visit. However, if you'd like to print out a copy of your ID card, visit the Forms and Materials section of [www.guardiananytime.com](http://www.guardiananytime.com) – it's fast and easy.

**Real time assistance** Speak to a live representative about your benefits, claims inquiries, or help using [www.guardiananytime.com](http://www.guardiananytime.com).



# Convenient access to your workplace benefits

When you need to use your benefits, we want it to be as easy as possible. That's why there's two convenient places to see your plan details. Whether you prefer going through Guardian Anytime, your online service portal, or having all the details in the palm of your hand with the Guardian mobile app — it's all there for you. Available services include:

- 1** Access your ID card
- 2** Review your benefit plan details
- 3** View your processed dental claims information and estimate the cost of dental care
- 4** Search for a dental or vision provider

## Visit the Guardian Anytime service portal



### Real-time assistance

Chat with our virtual assistant 24/7 or speak to a live representative about your benefits, claims inquiries, or for help using Guardian Anytime.

### Registering is easy!

- 1** Go to [guardianlife.com](https://guardianlife.com) and click on "Log in"
- 2** To register, choose "Register" and select "Guardian Anytime"
- 3** Select "employee" for yourself or "child, spouse, or partner" for your dependents
- 4** Complete the self registration process, click "Submit" and you're done

After you register for Guardian Anytime, your spouse, partner, or dependents aged 18 and older can create their own account and download the mobile app.



## Download the Guardian mobile app



Download  
for iOS



Download  
for Android

**The Guardian Life Insurance  
Company of America**

[guardianlife.com](https://guardianlife.com)

New York, NY  
8105768.1 (06/27)

Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR codes.

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# Teledentistry for Guardian members

It's important to ensure our members have access to dental care, because getting care early can help avoid more serious problems later on. And teledentistry helps make that happen.

That's why Guardian is helping to provide an easy-to-use teledentistry option for when you or your family need urgent care and you don't have a dentist, or your dentist is not available.\*

## Here's how Guardian Teledentistry powered by TeleDentistry.com works:

- 1 Sign up in the [Virtual Visits](#) patient portal or call 866-979-1116.
- 2 Take photos of the problem area if necessary.
- 3 Connect with a TeleDentistry.com dentist and begin the virtual visit.
- 4 If additional care is needed after the virtual visit, a TeleDentistry.com dentist will refer you to an in-network dentist for diagnosis and treatment, and will forward any consulting notes to your regular dentist.

## During your virtual visit, a dental care professional can help you:

- Determine if you have a serious condition that requires urgent treatment
- Suggest things you can do at home to relieve your symptoms
- Assess toothaches, infections, and provide prescription medications if needed
- Offer guidance and advice
- Refer you to a Guardian network dentist if further care is needed
- To get started, simply visit [teledentistry.com/insurance-carriers/guardian](https://teledentistry.com/insurance-carriers/guardian) or call 866-979-1116



## What are some concerns you can get help with?

- A loose or lost crown
- Breaking a tooth or a filling
- Bleeding or swollen gums
- Pain or tooth sensitivity
- Tooth discoloration
- Grinding or clenching your teeth
- Muscle soreness or discomfort while chewing
- Oral sores or lesions

## Ask your employer for more information.

The Guardian Life Insurance  
Company of America  
[guardianlife.com](https://guardianlife.com)

New York, NY  
2024-170257 (04/26)

\* Teledentistry administrative services are provided by Teledentistry.com, a third-party dental services company.

Teledentistry may be included in your existing dental coverage and may count as one oral examination under your plan.\* Advertisements are performed by [Teledentistry.com](https://teledentistry.com), an independent, third party service provider that is neither a subsidiary nor affiliate of The Guardian Life Insurance Company of America. Guardian is neither responsible nor liable for services, advice or recommendations made by [Teledentistry.com](https://teledentistry.com). Guardian® is a registered trademark of The Guardian Life Insurance Company of America and is used with express permission. GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America® ©Copyright 2024 The Guardian Life Insurance Company of America, New York, N.Y.

# VISION BENEFIT DETAILS



Vision services are provided through Vision Service Plan (VSP). VSP does not issue cards to members. The Social Security number of the insured participant will be utilized. The following is a summary of your vision benefits when utilizing a contracted provider. (Note: Out-of-network benefits are available, but coverage will be reduced. Participants may be responsible for filing out of network claims.)

PLAN	PREMIUM	COPAY	EXAM	FRAME	LENS
A	\$19	\$15	Every 12 months	Every 24 months	Every 24 months
B	\$20	\$15	Every 12 months	Every 24 months	Every 12 months
C	\$25	\$15	Every 12 months	Every 12 months	Every 12 months

BENEFIT	PLAN DESCRIPTION	COPAY
WellVision Exam	Focuses on your eyes and overall wellness	\$15 for exam and glasses
Frame	<ul style="list-style-type: none"> <li>&gt; \$150 featured frame brands allowance</li> <li>&gt; \$130 frame allowance</li> <li>&gt; 20% savings on the amount over your allowance</li> <li>&gt; \$70 Walmart/Sam's Club/Costco frame allowance</li> </ul>	Combined with exam
Lenses	<ul style="list-style-type: none"> <li>&gt; Single vision, lined bifocal, and lined trifocals lenses</li> <li>&gt; Impact-resistant lenses for dependent children</li> </ul>	Combined with exam
Lens Enhancements	<ul style="list-style-type: none"> <li>&gt; Tints and Photochromic lenses</li> <li>&gt; UV Protection</li> <li>&gt; Impact-resistant lenses for adults</li> <li>&gt; Anti-reflective coating</li> <li>&gt; Progressive lenses</li> <li>&gt; Average savings of 40% on other lens enhancements</li> </ul>	\$0 \$0 \$10 \$30 \$40
Contacts (Instead of glasses)	<ul style="list-style-type: none"> <li>&gt; \$130 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>&gt; 15% savings on a contact lens exam (fitting and evaluation)</li> </ul>	\$0
Essential Medical Eye Care	<ul style="list-style-type: none"> <li>&gt; Retinal screening for members with diabetes</li> <li>&gt; Additional exams and services for members with diabetes, glaucoma, or age-related macular degeneration</li> <li>&gt; Treatment and diagnoses of eye conditions, including pink eye, vision loss, and cataracts available for all members</li> <li>&gt; Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details</li> </ul>	\$20
Lightcare	> \$130 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts.	\$15
Extra Savings	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>&gt; Extra \$20 to spend on featured frame brands. Go to <a href="https://vsp.com/offers">vsp.com/offers</a> for details.</li> <li>&gt; 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision exam. Or get 20% from any VSP provider within 12 months of your last WellVision exam.</li> </ul> <b>Routine Retinal Screening</b> <ul style="list-style-type: none"> <li>&gt; No more than \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul> <b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>&gt; Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>	

## YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

Coverage with a retail chain may be different or not apply. Log in to [vsp.com](https://vsp.com) to check your benefits for eligibility and to confirm in-network locations based on your plan type. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, inc., is the legal name of the corporation through which VSP does business.

# Browse with Benefits

Your vision and wellness come first with VSP. Now, your benefit includes eyeconic.com, the VSP online eyewear store.



Eyeconic® seamlessly connects your eyewear, your insurance coverage, and the VSP® doctor network. Plus, you get the convenience of online shopping along with the personal touch from a VSP network doctor.



## Online shopping with benefits

Online shoppers will love:

- A huge selection of contact lenses and designer frames 24/7—and the Virtual Try-On tool.
- Free shipping and returns.\*
- Free frame adjustment or contact lens consultation.
- Verification of your prescriptions and the 25-point inspection process to ensure your eyewear is just right.
- 20% off any out-of-pocket expenses on eyewear after your frame allowance is applied.



Already used  
your benefits  
for the year?

As a VSP member,  
you still receive 20%  
savings on glasses and  
sunglasses on Eyeconic.

## It's easy to use your VSP benefit

1. **Create an account on vsp.com.** Review your vision benefit and access your eligibility and coverage information, including how to apply your benefits on Eyeconic.
2. **Find a VSP network doctor near you.** The decision is yours—choose a conveniently located VSP network doctor or any out-of-network provider. Visit **vsp.com** or call **800.877.7195** to find the best provider for you.
3. **Check out Eyeconic and browse the frame brands you love.** You can connect to your VSP benefits, upload your prescription at checkout, and order your glasses following your WellVision Exam®.

Experience eyeconic.com®, a convenient retail option.

\*Terms and conditions apply. Visit [eyeconic.com/faqs](https://eyeconic.com/faqs) for more details.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](https://vsp.com).

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All other brands or marks are the property of their respective owners. 127292 VCCM

Classification: Public

# Put Your Eyes at Ease with VSP LightCare



## Why UV and Blue Light Coverage?

Even if you don't wear prescription glasses, an annual eye exam is an easy and cost-effective way to take care of your eyes and overall health.

With VSP LightCare™, you can use your frame and lens benefit to get non-prescription eyewear from your VSP® network doctor.

### DEFEND YOUR EYES INDOORS AND OUT:

**Wear blue light filtering glasses indoors** to help defend against digital eye strain. Excessive blue light exposure from digital screens and fluorescent lighting may contribute to dry eyes, blurred vision, tired eyes, sore eyes, headaches, and watery eyes—all possible symptoms of digital eye strain.

**Always wear sunglasses outdoors.** Shield your eyes from the sun's ultraviolet rays that can damage your corneas and cause eye-related diseases like cataracts. 100% UVA and UVB protection is the best choice for your sunglasses.<sup>1</sup>

### PROVIDER CHOICES YOU WANT

With thousands of private practice doctors and more than 700 Visionworks® retail locations nationwide, getting the most out of your benefits is easy at a VSP Premier Edge™ location.



Plus, if you prefer to shop online, you can use your benefits in-network on **eyeconic.com**®.<sup>2</sup> Select from a wide selection of ready-made sunglasses and blue light filtering glasses for everyone.

**vsp**  
vision care

## Your VSP LightCare Coverage Includes:\*

### Eye Exam

A fully-covered WellVision Exam®.<sup>3</sup>

### Eyewear

Use your frame and lens allowance toward ready-made:

- non-prescription sunglasses or
- non-prescription blue light filtering glasses

\*Register and log in to **vsp.com** to review your benefit information. Based on applicable laws; benefits may vary by location.

Questions? Visit **vsp.com** | 800.877.7195

1. Tips for Choosing the Best Sunglasses, American Academy of Ophthalmology, June 2021. 2. To find out whether your employer participates in Eyeconic®, log in to **vsp.com** to check your vision benefits. 3. Less any applicable copay.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on **vsp.com**.

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All other brands or marks are the property of their respective owners. 119521 VCCM



# Enjoy Savings Beyond Your Vision Benefits!

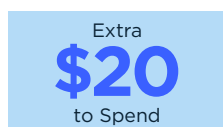
**vsp** exclusive member extras



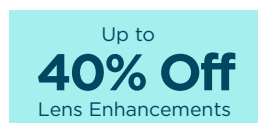
Take advantage of Exclusive Member Extras for you and the whole family! Get access to more than \$3,000 in savings from VSP® and other popular brands. Offers shown below are available at all VSP network doctor locations or participating partner locations.

Click on the offers below to learn how to save on everyday products and services **that go beyond vision care** and help make your life healthier and easier.

## Glasses and Sunglasses



Get an **Extra \$20** to spend on Featured Frame Brands.<sup>1,2</sup>



Save up to 40% off popular lens enhancements.<sup>2,3</sup>

**eyeconic**  
a vsp vision company

Shop and save online for glasses, sunglasses, and contacts with your VSP benefits.

WORLD'S BEST COLOUR BLIND GLASSES™

Get up to 20% off popular EnChroma collections.

**HOYA**

Get 6-month satisfaction guaranteed protection on HOYA lenses.

Get up to a \$40 rebate on a complete pair of Maui Jim prescription sunglasses.



Save 20% on additional pairs of Nike glasses and sunglasses.

**sunsync**

Save up to 40% on SunSync® Light-Reactive Lenses.<sup>2,3</sup>

**techshield**

Save up to 40% on all TechShield® Anti-Reflective Coatings.<sup>2,3</sup>



Try Unity® lenses worry-free for six months with the Unity Promise.

**Visionworks**

Get 50% off a second pair of prescription glasses or prescription sunglasses.



Try ZEISS Lenses risk-free for six months.

**vsp**  
**PREMIER**  
edge

Maximize your savings with VSP Premier Edge™. Offers only available at Premier Edge locations.

**BAUSCH+LOMB**  
See better. Live better.

Save up to \$310 on an annual supply of contact lenses.

**BAUSCH+LOMB**  
**Biotrue**  
ONEday lenses

Get a free 30-day supply of Biotrue® ONEday contact lenses and an exclusive up to \$210 rebate.

**HOYA**

Get 12-month satisfaction guaranteed protection on HOYA lenses.

Get up to a \$50 rebate on a complete pair of Maui Jim prescription sunglasses.

**Premier Edge Promise**

Get a worry-free eyewear guarantee with triple protection.<sup>4</sup>



Try Unity lenses worry-free with the Unity Promise for 12 months.



Try ZEISS Lenses risk-free for 12 months.

# Frames to Match Your Style and Budget



You deserve to look great at a price that won't break the bank. Save on your perfect pair of glasses—including designer frames and lens enhancements like anti-glare coating.

**vsp** exclusive  
member extras



Find a wide selection of Featured Frame Brands at VSP Premier Edge™ locations, including private practice doctors and Visionworks® retail locations nationwide.

— — Getting the most out of your vision benefits has never been easier — —

**Extra \$20**  
to spend on  
Featured Frame Brands<sup>1</sup>



See all brands at [vsp.com/offers](https://vsp.com/offers).

**+ Up to  
40%**  
savings on lens  
enhancements<sup>2</sup>

## Like shopping online?



Use your benefits on **eyeconic.com**®—the preferred VSP® online retailer that gives you access to more than 70 brands of contacts, eyeglasses, and sunglasses, and connects you directly with your eye doctor.

1. Available only to VSP members with applicable plan benefits through VSP network doctors and in-network locations. Frame brands subject to change. Expires 12/31/2025.  
2. Up to 40% savings based on VSP network doctor's retail price and varies by plan and purchase selection; average savings determined after benefits are applied. Check your benefits to see if this offer applies.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](https://vsp.com).

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Classification: Public

# Save Up to 60% on Brand-Name Hearing Aids



Like vision loss, hearing loss can have a huge impact on your quality of life. However, the cost of a pair of quality hearing aids usually costs more than \$5,000,\* and few people have hearing aid insurance coverage.

TruHearing makes hearing aids affordable by providing exclusive savings to all VSP® Vision Care members. You can save up to 60% on a pair of hearing aids with TruHearing. What's more, your dependents and even extended family members are eligible too.

## In addition to great pricing, TruHearing provides you with:

- One year of follow-up visits for fittings, adjustments, and cleanings
- 60-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 80 free batteries per hearing aid for non-rechargeable models

## Plus, with TruHearing you'll get:

- Access to a national network of more than 8,850 hearing healthcare providers
- Discounted pricing on a wide selection of the latest brand name hearing aids
- High-quality, low-cost batteries delivered to your door

Best of all, if you already have a hearing aid allowance from your health plan or employer, you can combine it with TruHearing prices to reduce your out-of-pocket expense even more!

Over-the-counter hearing aids are also available to VSP members through phone or online orders.\*\*

**vsp** exclusive  
member extras

**TruHearing®**

[truhearing.com/vsp](https://truhearing.com/vsp)

## Here's how it works:

### Contact TruHearing.

Call **877.396.7194**. You and your family members must mention VSP.

### Schedule exam.

TruHearing will answer your questions and schedule a hearing exam with a local provider.

### Attend appointment.

The provider will perform a hearing exam, make a recommendation, order the hearing aids through TruHearing, and fit them for you.

Learn more about this VSP Exclusive Member Extra at  
**[truhearing.com/vsp](https://truhearing.com/vsp)** or call **877.396.7194** with questions.

\*Based on a 2018 third-party survey of nationwide provider and manufacturer retail pricing.

\*\*Over-the-counter hearing aids are different from prescription hearing aids.

VSP is providing information to its members, but does not offer or provide any discount hearing program. VSP makes no endorsement, representations or warranties regarding any products or services offered by TruHearing, a third-party vendor. TruHearing is not insurance and not subject to state insurance regulations. For additional information, please visit [vsp.com/offers/special-offers/hearing-aids/truhearing](https://vsp.com/offers/special-offers/hearing-aids/truhearing). For questions, contact TruHearing directly. Not available directly from VSP in the states of Washington and California.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](https://vsp.com).

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Classification: Confidential



# LIFE INSURANCE BENEFIT DETAILS

If you are an active member of NCSMIG you are enrolled in a Guardian Life Insurance plan at no cost to you or your district.

PLAN FEATURES	GUARDIAN LIFE
Employee Benefit	Your employer provides \$5,000 Basic Term Life coverage for all eligible employees
Guarantee Issue	Guarantee Issue coverage up to \$5,000 per employee
AD&D Benefit	Your Basic Life coverage includes Enhanced Accidental Death and Dismemberment coverage
Portability	Yes, with age and other restrictions, including evidence of insurability
Conversion	Yes, with restrictions
Waiver of Premium	For employees disabled prior to age 60, with premiums waived until age 65, if conditions are met
Benefit Reduction	35% at age 65 and 50% at age 70

Remember to complete a Guardian Life Beneficiary Designation form. This form can be found at [www.NCSMIG.org](http://www.NCSMIG.org). Forms must be returned to your district.





# ADDITIONAL BENEFITS

**EAP – ComPsych** The Employee Assistance Program is provided by ComPsych GuidanceResources and offers counseling, legal and financial consultation, work-life assistance and crisis intervention services to you and your household family members.

24/7 Live assistance:

Online: [guidanceresources.com](http://guidanceresources.com)

Call (855) 239-0743

App: Guidance Now

TRS: Dial 711

Web ID: Guardian

**AirMedCare Network Member Discount** If you or your family member have a medical emergency, AirMedCare's alliance of affiliated air ambulance helicopters and airplanes can provide medical transport to an emergency treatment facility. As a NCSMIG member you can receive a discount on your annual membership. The Membership enrollment form is available on the NCSMIG website at [www.ncsmig.org](http://www.ncsmig.org)

**The Pulse Quarterly Newsletter** Stay updated on events, plan updates and health information through our quarterly newsletter, The Pulse. Archives can be found at [www.ncsmig.org](http://www.ncsmig.org).

**Free Health Screenings:** Our annual Health Screening program is the #1 way we can assist our members with keeping a pulse on their health status as well as catching any potentially life-threatening conditions early. Without this program in place, many of our members would not undergo an annual checkup, which can result in a negative impact in the overall health of our pool. Your good health equals good health for NCSMIG.

**Jet Dental Events:** Check *The Pulse* for upcoming events. Jet Dental offers comprehensive exams, cleaning, x-rays and teeth whitening services on-site





Dear Employee:

We are pleased to announce ComPsych® GuidanceResources® as the new provider of our Employee Assistance Program services. The GuidanceResources® program provides confidential counseling, expert guidance and valuable resources to help you and your household members handle any of life's challenges, big or small. These services are provided at no charge and include:

## Confidential Emotional Support

**3 face-to-face or virtual sessions per person, per issue, per year**

Life can be stressful. Your EAP provides short-term counseling services for you and your dependents to help you handle concerns constructively, before they become serious issues. Call anytime about topics such as marital, relationship and family problems; stress, anxiety and depression; grief and loss, job pressures and substance misuse disorders.

## Work and Lifestyle Support

Too much to do, and too little time to get it all done? Work-life specialists can do the research for you and provide qualified referrals and customized resources for topics such as child and elder care, moving, pet care, college planning, home repair, buying a car, planning an event, selling a house and more.

## Legal Guidance

With your GuidanceResources® program, you have an attorney "on call" whenever you have questions. They can help with legal concerns such as divorce, custody, adoption, real estate, debt and bankruptcy, landlord or tenant issues, civil and criminal actions and more. If you require representation, you can be referred to a qualified attorney for a complimentary 30-minute consultation and a 25 percent reduction in customary legal fees.

## Financial Information

Everyone has financial questions. Get answers about budgeting, debt management, tax issues and other money concerns from on-staff accountants, financial professionals and other specialists, simply by calling the toll-free number.

## Digital Support

Go to GuidanceResources® Online to connect to counseling, work and lifestyle support and other services, such as child care and legal services search tools. Tap into an array of articles podcasts,

videos and slideshows on thousands of topics or improve your skills with On-Demand trainings, self-assessments and more.

## Online Will Preparation

Drafting a will and a living will can be a complicated and expensive process. With EstateGuidance® from your GuidanceResources® benefit, we eliminate the hassle and high costs with a complimentary, simple and secure online tool. Log on to GuidanceResources® Online to get started.

## Wellness Support

**Flexible 3-5 coaching session model**

Your well-being is precious. We can help you maintain it. Take advantage of online self-guided programs or work one-on-one with a well-being coach to make improvements. Programs include tobacco and nicotine cessation, weight management, sleep improvement, self-motivation, back care, diabetes prevention and more.

**Assistance is available 24 hours a day, 7 days a week.**

To access GuidanceResources® services:

- Call your toll-free number. You'll speak with a highly trained, caring professional who can listen to your concerns and guide you to the appropriate services.
- Visit GuidanceResources® Online at [www.guidanceresources.com](http://www.guidanceresources.com) and enter your company ID.

Remember, assistance from the GuidanceResources® program is strictly confidential. To view the ComPsych® HIPAA privacy notice, please go to [www.guidanceresources.com/privacy](http://www.guidanceresources.com/privacy).

We hope you will take some time to explore all the benefits the GuidanceResources® program has to offer.

**COMPSYCH®**  
GuidanceResources® Worldwide

**Guardian®**



**24/7 Live Assistance:**  
Call: (855) 239.0743  
TRS: Dial 711



Online: [guidanceresources.com](http://guidanceresources.com)  
App: GuidanceNow<sup>SM</sup>  
Web ID: Guardian

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# Global Emergency Assistance Frequently Asked Questions



## When Should I Contact Assist America?

Contact Assist America, our global emergency assistance program provider, when you need to connect to qualified health care providers, hospitals, pharmacies and other services if you experience an emergency while traveling more than 100 miles away from home or outside the country for up to 90 days.

## What information will I need to provide?

- Name, phone number, and relation to the member
- Member's name, age, and home address
- Description of emergency and current location
- Reference number (01-AA-GLI-10231)

## How do I contact Assist America?

You can contact Assist America's 24/7 Operations Center via:

**Assist America Mobile App:** Use the Tap for Help button to call or connect with the Operations Center using the Voice Over Internet Protocol feature.

**Phone (Within US):** 1-800-872-1414

**Phone (Outside US):** 609-986-1234

**Email:** [medservices@assistamerica.com](mailto:medservices@assistamerica.com)

**Website:** [www.assistamerica.com](http://www.assistamerica.com)

## What costs are covered by Assist America?

Assist America arranges and pays for all of the transportation services provided. Assist America is not a medical insurer and does not pay for nor reimburse any medical expenses. Health claims should still be handled by your health insurance provider.

## How can I download the app?

The Assist America Mobile App is available for free on the Apple App Store and Google Play. Once you have downloaded the app, enter Assist America reference number (01-AA-GLI-10231) to activate all the App's features. To turn the Coverage Indicator on, go to Set Up and enter your home address. This feature calculates your current distance from home. A highlighted status bar indicates when you are 100 miles away from home or in another country, thus eligible for services.

## What if I plan on traveling for more than 90 days?

If you plan on traveling for more than 90 consecutive days, you can enroll in the Expatriate/Extended Program on the Assist America website at ([www.assistamerica.com/expatriate](http://www.assistamerica.com/expatriate)) to enroll in the program and ensure coverage. The coverage will follow your active Guardian policy period.



Reference Number:

**01-AA-GLI-10231**

**Download the Assist America Mobile App  
from Google Play or the Apple App Store**

# Global Emergency Assistance Frequently Asked Questions



## Identity Theft Protection

### What actions can you take to prevent loss from a lost or stole credit card?

By proactively registering and storing all bank cards, credit cards, and important documents with [www.cardpatrol.net/registration](http://www.cardpatrol.net/registration), you can protect yourself from preventable loss. If any of the registered items become lost or stolen, information can be retrieved quickly and easily. The recovery process can be immediately initiated by calling 1-877-409-9597 within the US or 1-816-396-9192 outside the US.

### What should you do if a registered card has been lost or stolen?

You can call Identity Theft Protection Services at 1-877-409-9597 within the US, or 1-816-396-9192 outside the US, utilizing **access code 18327**. An agent will assist in contacting the necessary credit card companies or financial institutions to cancel the cards and request replacements.

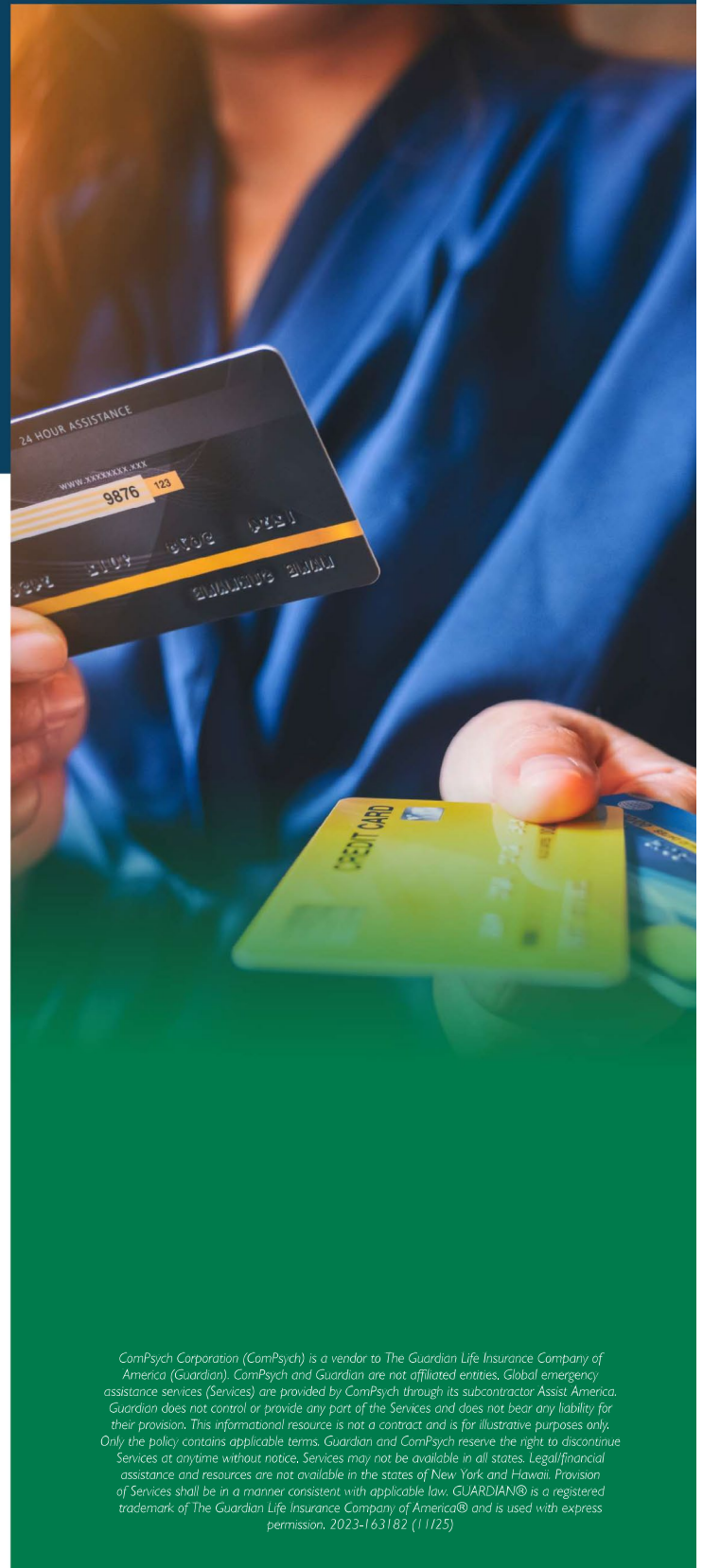
### What if you become a victim of identity theft?

If you have, or suspect you have, become a victim of identity theft, a call to our support team at the numbers listed above will engage the necessary resources to help remedy the issue. You will be assigned a dedicated Fair Credit Reporting Act (FCRA)-certified caseworker, who will provide guidance through the required documentation and agencies, provide a customized Identity Fraud Support Service Kit, and work together with you to assist in speeding up the process of I.D. restoration.

In addition, the caseworker will enroll you in PrivacyGuard, a free six-month membership that enables you to monitor your credit report online from three major credit bureaus.

### Is there monetary reimbursement for fraud through this program?

Identity Protection is not an insurance product and claims for reimbursement are not accepted.



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## Check *The Pulse* for upcoming Jet Dental events!



Jet Dental offers comprehensive dental exams, cleanings, x-rays, and teeth whitening services—all in one convenient location.

You do **not** need to have dental benefits through NCSMIG to attend.

**Stay tuned for details!**





# Painful, itchy rashes? Love your skin again<sup>1</sup>

Zerigo Health makes treatment for **psoriasis** and **eczema** easy by making proven NB-UVB phototherapy accessible at home. Zerigo is included in your benefits<sup>2</sup>.

## The program includes:



**One-on-one support**  
from knowledgeable Care Guides<sup>3</sup>



**Easy-to-use mobile app**  
Get treatment reminders and track your progress



**FDA-cleared handheld UVB phototherapy light**  
device to use at home or on the go



**Virtual visits with licensed providers**  
who can diagnose, prescribe, and provide expert guidance<sup>4</sup>



Sign up at:  
**zerigohealth.com**

**877.738.6041**

## What is Phototherapy?

### Credibility

25+ years of clinical data<sup>5</sup>  
support NB-UVB as effective  
treatment for psoriasis and  
atopic dermatitis

### Science

Improves skin by calming  
overactive immune cells and  
decreasing inflammation<sup>5</sup>

### Results

94% of patients with  
psoriasis achieved clearance  
in 30 treatments<sup>6</sup>

"It would not have been possible to feel so normal without this light treatment. All of the nasty symptoms - the itching, the redness, the flakiness - are all in the rear view mirror."

**REAL ZERIGO  
MEMBER**

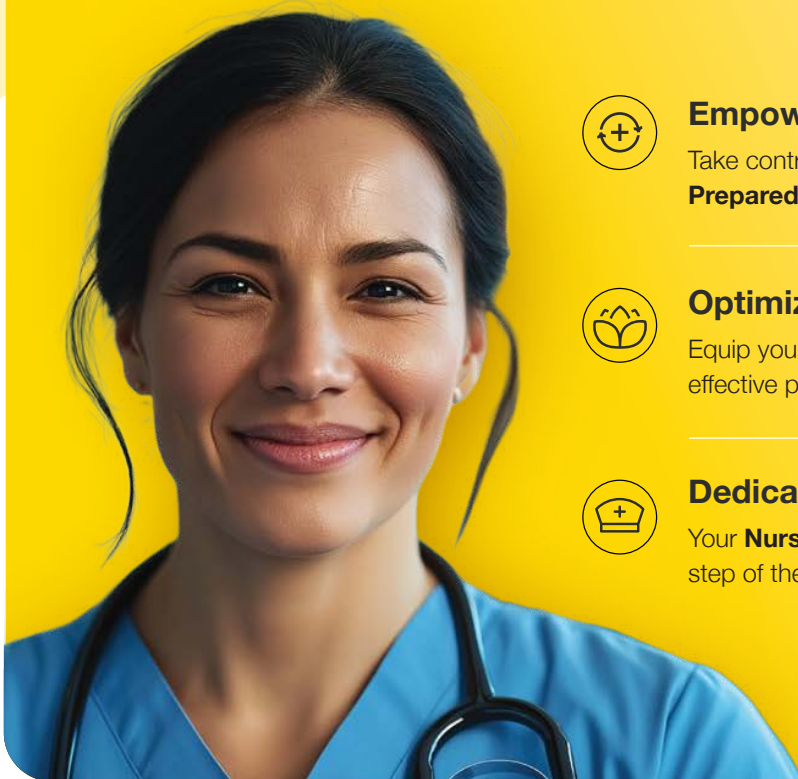


1. The Zerigo Skin Health Program is an ultraviolet-light-emitting medical device. It is intended for use in localized phototherapeutic treatment of dermatologic conditions such as psoriasis, vitiligo, atopic dermatitis (eczema), seborrheic dermatitis, and leukoderma on all skin types (I-VI). The device can be used in the comfort of a patient's home or in a physician's office. Individual results may vary. U.S. federal law restricts this device to sale by or on the order of a physician.
2. The Zerigo Health Solution is available through your healthcare benefits as a value-added service. You may have to pay a copay or coinsurance if you see your doctor to get a prescription for phototherapy treatment.
3. Zerigo Care Guides include RNs, MAs, and certified health and wellness coaches who can help coordinate and facilitate your discussion with your doctor. The Care Guides do not prescribe therapies or provide patient-specific medical advice. For questions about your prescription or treatment plan, please contact your doctor.
4. Offered in conjunction with independent virtual care provider, CirrusMD.
5. See, e.g., Elmetts CA, et al., Joint American Academy of Dermatology: National Psoriasis Foundation guidelines of care for the management and treatment of psoriasis with phototherapy, 2019 Sep;81(3):775804; Myers E, Kheradmand S, Miller R. An Update on Narrowband Ultraviolet B Therapy for the Treatment of Skin Diseases. Cureus. 2021 Nov 1;13(11):e19182.
6. See Matthews, DNP, et al., Phototherapy: Safe and Effective for Challenging Skin Conditions in Older Adults. Sarah W. Matthews, DNP; Kenneth Pike, PhD; Andy J. Chien, MD; MD Edge Dermatology, VOL. 108 NO. 1, July 2021 ([https://cdn.mdedge.com/files/s3fs-public/CT108001015\\_e.PDF](https://cdn.mdedge.com/files/s3fs-public/CT108001015_e.PDF))

# Planning for **Surgery?**

Prepare for Surgery  
and Recovery. **Your way.**

With Goldfinch Health, you'll unlock leading support and methods designed to help you take control of your recovery journey:



## **Empowered Recovery:**

Take control of your healing process with the **Prepared for Surgery Tool Kit**.



## **Optimized Pain Management:**

Equip yourself with **science-based techniques** for more effective pain relief while minimizing opioid risk.



## **Dedicated Support:**

Your **Nurse Navigator** will be by your side through every step of the process to provide personalized care.

To learn more, visit  
**[my.goldfinchhealth.com](https://my.goldfinchhealth.com)**

# How can you **get started** **with Goldfinch?**

Your plan offers you no-cost access to  
**Goldfinch Health** to help you and your family make  
informed decisions about surgery and recovery.



TO GET STARTED VISIT:

**my.GoldfinchHealth.com**

Contact us at: **Hello@GoldfinchHealth.com**  
or call **833.GLD.FNCH** (833.453.3624)



## **INCLUDED:**

### **Prepared for Surgery Tool Kit.**

This Tool Kit contains  
specially selected items  
backed by clinical research  
proven to reduce the  
discomfort of surgery and  
improve your recovery!



**With you** every step of the way.



# CONTACT INFORMATION

Blue Shield of California	855.256.9404 <a href="http://www.blueshieldca.com">www.blueshieldca.com</a>
Teladoc 24/7 Physicians	800.835.2362 <a href="http://www.blueshield.com/teladoc">www.blueshield.com/teladoc</a>
Blue Shield 24/7 Nurse Line	877.304.0504
CVS Caremark	866.260.4646 <a href="http://www.caremark.com">www.caremark.com</a>
Vision Service Plan (VSP)	800.877.7195 <a href="http://www.vsp.com">www.vsp.com</a>
Guardian Dental	800.541.7846 <a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
EAP	800.386.7055 <a href="http://www.worklife.uprisehealth.com">www.worklife.uprisehealth.com</a>
Livongo	800.945.4355 <a href="mailto:www.membersupport@livongo.com">www.membersupport@livongo.com</a>

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