

your life

YOUR BENEFITS



emihealth.com

NOTICE

The Affordable Care Act prohibits health plans from applying arbitrary dollar limits for coverage for key benefits. This year, if a plan applies a dollar limit on the coverage it provides for key benefits in a year, that limit must be at least \$750,000.

Your health insurance coverage, offered by Utah Education Association and its affiliates, does not meet the minimum standards required by the Affordable Care Act described above. Instead, it puts an annual limit of \$10,000 on all covered benefits. In order to apply the lower limits described above, your health plan requested a waiver of the requirement that coverage for key benefits be at least \$750,000 this year. That waiver was granted by the U.S. Department of Health and Human Services, based on your health plan's representation, that providing \$750,000 in coverage for key benefits this year would result in a significant increase in your premiums or a significant decrease in your access to benefits. This waiver is valid for one year.

If the lower limits are a concern, there may be other options for health care coverage available to you and your family members. For more information, go to: www.HealthCare.gov.

If you have any questions or concerns about this notice, contact EMI Health at 800-662-5851.

2011 UEA NEW HIRE BasicMED

Offered by the Utah Education Association and sponsored by EMI Health



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Provided by the Utah Education Association in cooperation with the Alpine, Davis, Granite, Jordan and Ogden Education Associations.

THE EMI HEALTH BasicMED PLAN

Providing new UEA members with the health care coverage you need and the peace of mind you deserve—all at a cost you can afford.

WHAT IS NEW HIRE BasicMED?

The UEA's New Hire BasicMED is a health insurance plan that provides coverage for most of your basic medical needs during your first 60 to 90 days of employment. By limiting the annual maximum benefit, BasicMED gives you an affordable alternative to traditional major medical plans.

WHAT DOES NEW HIRE BasicMED COVER?

The plan covers everything a major medical indemnity plan would normally cover, including well care, surgery, emergency care, and even maternity costs. You can relax, knowing that primary health care needs and most medical services are covered up to the annual maximum benefit. Affordable dental and vision coverage is also available.

NEW HIRE BasicMED IS HASSLE-FREE PROTECTION.

The BasicMED plan is easy to use and utilizes EMI Health's large networks and deep discounts to help stretch your health care dollars. Unlike mini-med, discount and reimbursement plans, the BasicMED plan pays claims directly to the participating provider, controlling costs and eliminating administrative hassles and senseless paperwork.

	EMPLOYEE	EMPLOYEE + 1	EMPLOYEE + 2	EMPLOYEE + 3 or more
MONTHLY RATES	\$104.00	\$208.00	\$312.00	\$416.00
UEA Pays	\$77.00	\$77.00	\$77.00	\$77.00
UEA Member Pays*	\$27.00	\$131.00	\$235.00	\$339.00

*Effective July 1, 2011, if you have been hired in the Alpine, Davis, Granite, Jordan or Ogden School Districts and are without health insurance coverage for the first 60-90 days of your employment, the UEA and its affiliates in the Alpine, Davis, Granite, Jordan or Ogden Education Associations will jointly pay 74 percent of the cost of this New Hire BasicMED Plan for you. UEA membership required.

CHECKLIST FOR PARTICIPATION

- To be eligible for the plan you must complete and return a UEA membership form, and be a new hire with a participating school district in the new hire waiting period for medical insurance.
- Complete and return the contract requiring UEA membership for the entire year.
- Complete and return the enclosed BasicMED application.

SAVE ON YOUR PRESCRIPTION DRUGS WITH OUR PRESCRIPTION CARD

EMI Health plan participants enjoy savings up to 80 percent or more on retail and mail order prescriptions at over 41,000 locations nationwide. Even though the plan pays up to \$5 per prescription, you receive great discounts on your share of the cost by using your EMI Health card.

You will also benefit from discounts on non-covered drugs, which may include medication for wrinkles, balding, weight loss and smoking cessation. This includes all participating pharmacies.

CATEGORY	DRUG NAME	DISCOUNT PRICE	DOLLAR SAVINGS	% SAVINGS
Antianxiety	Alprazolam(XanaxGeneric)	\$5.38	\$18.88	77.8%
Antidepressant	Fluoxetine(ProzacGeneric)	\$13.88	\$64.56	82.3%
Antifungal	Cephalexin	\$13.24	\$27.21	67.3%
Arthritis	Celebrex	\$114.37	\$17.50	13.3%
Cholesterol	Lipitor	\$123.84	\$19.30	13.5%
Herpes	Valtrex	\$355.17	\$63.36	15.1%
Insomnia	Ambien CR	\$138.14	\$22.03	13.8%

Prices as of May 2011 for a 30-day supply at a retail pharmacy. Savings are based on a comparison of the cash price and the discount card price. Prices may vary by drug strength and by pharmacy.

PLAN BENEFITS INCLUDE:

- Prescription drug card
- Up to three physician office visits within the benefit period (\$25 copay)
- Urgent care & InstaCare visits (\$35 copay)
- Emergency care coverage of 75 percent
- Low individual deductible of \$500
- Plan period individual maximum coinsurance of \$2,500
- Preventive benefits covered 100 percent
- Choose from over 6,000 local providers
- Cost saving protection and hassle free claims processing
- Maternity and prenatal care
- No reimbursements to hassle with
- Claims paid like traditional medical plans
- Immunizations covered 100 percent
- Coverage up to \$10,000 per person for the plan period