

Medical Insurance (PPO)

Store managers, assistant managers, territory supervisors, and home office employees are eligible to participate in our medical plan (PPO) through UMR.

Opportunities To Save

Throughout the year, our company pays most of your health plan premium and you pay a portion. Understanding your health is so important that we discount your part of the health plan premium by 10% if you complete an annual physical exam ("physical") with a doctor of your choice.

You will receive the 10% discount for the 12 months following your most recent physical. Your discount will expire after that 12-month period, unless/until you receive another physical during that period, which will extend the discount for 12 months following the more recent physical.

If your 10% discount expires, you can reestablish it at any time by getting another physical. Those already receiving the discount will continue to do so until 12 months have elapsed or you have another physical.

Steps to Get the Discount

Complete the Verification Form, found on the back page of this guide. At your physical, obtain the signature of your health care provider. Discounts begin after you present the completed and signed form to the HR Department and it is processed. Discounts are not provided retroactively.

Our plan covers the cost of one physical per calendar year at 100%. If you need assistance locating a doctor, we suggest you use the UMR website (umr.com) to find a physician near you. Your discount will start after the service has been processed by UMR and we are notified. All discounts are subject to change or cancellation at the end of each policy year (Dec. 31).

Use In-Network Providers for More Savings

To ensure you are receiving the least expensive bill, you can search for in-network physicians and hospitals at UMR's website, or follow the steps in the "Medical Provider Search" section outlined on this page. Also on UMR's website, members can check their claims status, learn more about their benefits, and track their deductible. UMR's online services are completely secure. All users will be required to register and verify identities to ensure you are accessing your information only. Members can also contact UMR's customer service team at **800.826.9781**.

Medical Provider Search

- Go to www.umar.com and click on "Find a Provider" on the left hand side of the page
- Select "Medical" to look up health providers
- Select the "UnitedHealthcare Options PPO Network"
- Select the link "Search for a medical provider"
- Enter remaining search criteria

UnitedHealthcare—Options PPO Network
Effective January 1, 2024 to December 31, 2024

Employee Cost		
Benefit	With In-Network Provider	With Out-of-Network Provider
Physician Office Visits		
With Primary Care Physician	\$25, no deductible	40% after deductible
With Specialist	\$50, no deductible	40% after deductible
Provider Charges		
	Large discount	No discount
Annual Deductible		
For Individual	\$1,500	\$3,000
For Family	\$3,000	\$6,000
Employee Cost After Deductible		
	20% of discounted charges	40% of full charges
Emergency Room		
	\$200, no deductible	
Preventive Care		
Routine Physical Exams	100% covered—No charge	40% after deductible
Routine Immunizations		
Well Child Care Exams		
Annual Well Woman Exams		
Mammograms		
In-Network Prescription Cost (per refill)		
	Retail (30-day supply)	Mail Order (90-day supply)
Tier 1 (generics)	\$10	\$25
Tier 2 (preferred)	\$35	\$80
Tier 3 (non-preferred)	\$60	\$140
Employee's Maximum Annual Claims Cost		
For Individual	\$4,500	\$9,000
For Family	\$10,000	\$20,000
Lifetime Maximum Benefit	Unlimited	

Weekly Employee Premium—Medical Plan	
	Base Contribution
Employee	\$52.70
Employee/Spouse	\$146.10
Employee/Children	\$125.22
Employee/Family	\$222.62

See page 17 17 of this booklet for contact information to get answers about what is covered and how claims will be paid.