
optionsplus

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WHAT IS OPTIONS PLUS?

Options Plus is a benefits program that gives employees access to affordable healthcare and other benefits through their employer.

It includes :

- Medical benefits
- Dental (not full coverage, only discounts)
- Vision (not full coverage, only discounts)
- Prescription savings
- Virtual doctor visits
- Other helpful benefits

In simple terms: Options Plus gives you more benefits and ways to save on healthcare.

HOW DOES OPTIONS PLUS WORK?

You choose the plan/benefits you want during enrollment period, such as medical, dental, vision, or other coverage, and the cost will be deducted from your paycheck.

- For example, if your benefits cost $25 per paycheck, $25 will be deducted from each paycheck to pay for your coverage.

Once you enroll, you can use your benefits when they are effective.



WHO IS ELIGIBLE?

Employees who work at least 30 hours or more per week

*If 30 hours per week are not maintained after enrolled, employee can keep the plan throughout the year, and their coverage will be terminated effective the first of the following month if coverage is no longer needed.

Health Plan

WELLCARE MEC

ACA COMPLIANT | MINIMUM ESSENTIAL COVERAGE

Bi-weekly Rates	WELLCARE
Employee Only	$6.13
Employee + Spouse	$26.13
Employee + Child(ren)	$26.13
Family	$41.13
Medical Benefits	
Wellness and Preventive	Covered at 100%
Rx Benefits	
Prescription Discount Program	Included
Virtual Health Benefits	
Virtual Urgent Care 24/7/365	$0 Copay
MEC Companion Discount Card	
Dental	Included
Vision	Included
Durable Medical Equipment	Included
Diabetic Supplies	Included
Fitness	Included
X-Rays	Included

Health Plan 2

FLEXCARE MEC

ACA COMPLIANT | MINIMUM ESSENTIAL COVERAGE

Bi-weekly Rates	FLEXCARE
Employee Only	$35.40
Employee + Spouse	$86.40
Employee + Child(ren)	$86.40
Family	$138.90
Medical Benefits	
Wellness and Preventive	Covered at 100%
Primary Care Visits	$25 Copay
Specialists Visits	Network Discount
Urgent Care Visits	$50 Copay
Laboratory Services	Network Discount
X-Rays	Network Discount
Rx Benefits	
Copay Level by Tier	$15/$30/$50/$75
Virtual Health Benefits	
Telemedicine	$0 Copay
Virtual Behavioral Health	$0 Copay
MEC Companion Discount Card	
Discount Card	Dental, Vision, Durable Medical Equipment, Diabetic Supplies, Fitness, X-Rays & More

Health Plan 3

VITALCARE MEC

ACA COMPLIANT | MINIMUM ESSENTIAL COVERAGE

Bi-weekly Rates	VITALCARE
Employee Only	$45.18
Employee + Spouse	$110.68
Employee + Child(ren)	$110.68
Family	$173.18
Medical Benefits	
Wellness and Preventive	Covered at 100%
Primary Care Visits	$25 Copay
Specialists Visits	$25 Copay
Urgent Care Visits	$50 Copay
Laboratory Services	$50 Copay
X-Rays	$50 Copay
Rx Benefits	
Copay Level by Tier	$15/$30/$50/$75
Virtual Health Benefits	
Telemedicine	$0 Copay
Virtual Behavioral Health	$0 Copay
MEC Companion Discount Card	
Discount Card	Dental, Vision, Durable Medical Equipment, Diabetic Supplies, Fitness, X-Rays & More

COVERAGE COMPARISON

Benefit	WellCare	FlexCare	VitalCare
Wellness & Preventive	100%	100%	100%
Primary Care Visit	Not Included	$25 copay	$25 copay
Specialist Visit	Not Included	Network Discount	$25 copay
Urgent Care Visit	Not Included	$50 copay	$50 copay
Laboratory Services	Not Included	Network Discount	$50 copay
X-Rays	Companion Card	Network Discount	$50 copay
Rx	Discount Program	$15/$30/$50/$75	$15/$30/$50/$75
Virtual Urgent Care/Telemedicine	$0 copay	$0 copay	$0 copay
Virtual Behavioral Health	Not Included($50/visit)	$0 copay	$0 copay

COST COMPARISON

Monthly Rate	WellCare MEC	FlexCare MEC	VitalCare MEC
Employee only	$6.13	$35.40	$45.18
Employee + spouse	$26.13	$86.40	$110.68
Employee + Child(ren)	$26.13	$86.40	$110.68
Family	$41.13	$138.90	$173.18

MEC Plan Features

To add even more value, our plans include added benefits.



Telemedicine

At no cost to you, talk to a doctor by phone or video call 24/7 and receive diagnosis and even prescriptions when necessary. Use while on vacation, at the office, or in place of a doctors visit. Convenient care 24/7.



Virtual Behavioral Health

For a $50 Copay, talk to a therapist by phone whenever you need one.



MEC Companion

With our exclusive MEC Companion card, receive discounts on benefits like dental, vision, durable medical equipment, diabetic supplies, pet care, fitness, and more...

WHAT EXACTLY DOES OPTIONS PLUS COVER?

Examples of some Coverage includes Wellness and Preventative

- HIV- Alcohol Misuse screening and counseling
- Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk-
- Tuberculosis screening for certain adults with symptoms at high risk
- Chlamydia infection screening for younger women and other women at higher risk
- Diabetes screening for women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before
- Domestic and interpersonal violence screening and counseling for all women
- Cervical Cancer screening: Pap test (also called a Pap smear) for women 21 to 65 women
- Birth control
- Blood screening for newborns
- Hepatitis B screening for adolescents at higher risk
- Tuberculin testing for children at higher risk of tuberculosis-
- Immunizations for adults — doses, recommended ages, and recommended populations vary: Chickenpox(Varicella), Diphtheria, Flu (influenza), Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Measles, Meningococcal, Mumps, Whooping Cough(Pertussis), Pneumococcal, Rubella, Shingles, and Tetanus
- Lung cancer screening for adults 50 to 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years

Please see enrollment kit or go to https://www.optionsplusplan.com/mec-more/ for more coverage information, or call 877.783.0235

WHAT OPTIONS PLUS DOES NOT COVER

1. Emergency room visits
2. Hospital stays and surgeries
3. Some prescription medications
4. Out-of-network care
5. Full dental and vision insurance
6. Fertility care
7. Rehab for drugs/alcohol use
8. Cancer treatment
9. Joint infections
10. Stitches
11. Stroke
12. Other specialty care

Please see enrollment kit or go to https://www.optionsplusplan.com/mec-more/ for more coverage information or call 877.783.0235.

Comprehensive Medical Insurance: These are *not* insurance policies and do not pay for hospitalizations, major surgeries, emergency room visits, or primary care doctor visits outside of discounted fee-for-service arrangements.

Government-Funded Medical Assistance Substitute: They do not replace state Medicaid, Medical Assistance (MA), or MinnesotaCare benefits.

When the UNEXPECTED happens...

Emergency Room or Urgent Care?

For illnesses or injuries that are not life-threatening but still need immediate medical care.

ER EMERGENCY ROOM



Severe Abdominal or Chest Pain



Babies Needing Immediate Care



Serious Eye or Head Injuries



Severe Burns



Stroke Symptoms (Numbness, Paralysis, Slurred Speech, etc.)



Significant Difficulty Breathing



Heart Attack Symptoms



High Fevers



Suspected Drug Overdose or Poisoning

VS

URGENT CARE UC



Allergic Reactions



Broken Bones



Sprains & Strains



Cuts Requiring Stitches



Mild Fevers



Minor Burns



Pink Eye



Animal or Insect Bite



Cold & Flu Symptoms

When in Doubt, Dial 911

MEC COMPANION DISCOUNT PLAN



WHAT IS THE DISCOUNT BENEFITS PLAN?

- The Options Plus Discount Benefits Plan helps employees save money on everyday health and lifestyle services.
- Members can access discounts on things like dental care, vision, prescriptions, fitness, and more.
- Helps lower out-of-pocket costs.
- Can be used with health insurance or without insurance.
- Includes discounts for eligible family members at no extra cost.

WHAT DISCOUNTS ARE AVAILABLE?

- Dental & Vision
  Save on dental visits, eye exams, glasses, and other vision services through participating providers.
- Prescriptions & Medical Services
  Get discounts on eligible prescription medications, doctor visits, lab work, and certain medical services.
- Fitness & Wellness
  Access discounted gym memberships, chiropractic care, counseling, and other wellness services.
- Everyday Lifestyle Discounts
  Find savings on shopping, restaurants, pet care, legal services, roadside assistance, and more.

WHY IS THE MEC COMPANION DISCOUNT PLAN HELPFUL?

- Family included at no extra cost
- Your spouse and eligible dependents up to age 26 can be included in the monthly plan rate.
- No waiting period
- You can start using the discounts once enrolled and have your membership card.
- Easy to use
- Show your membership card to a participating provider and pay the discounted price.
- Works with or without health insurance
- Use available discounts for eligible services that may not be covered by your insurance.

Important reminder

A discount plan is not the same as health insurance.
It gives you access to reduced prices on participating services, but it does not mean services are free or that all medical bills are covered.
The discounts and participating providers vary by service.

https://web.thehealthwallet.com/login



Use the app or use the link to log in



THE HEALTHWALLET APP

How to log in:

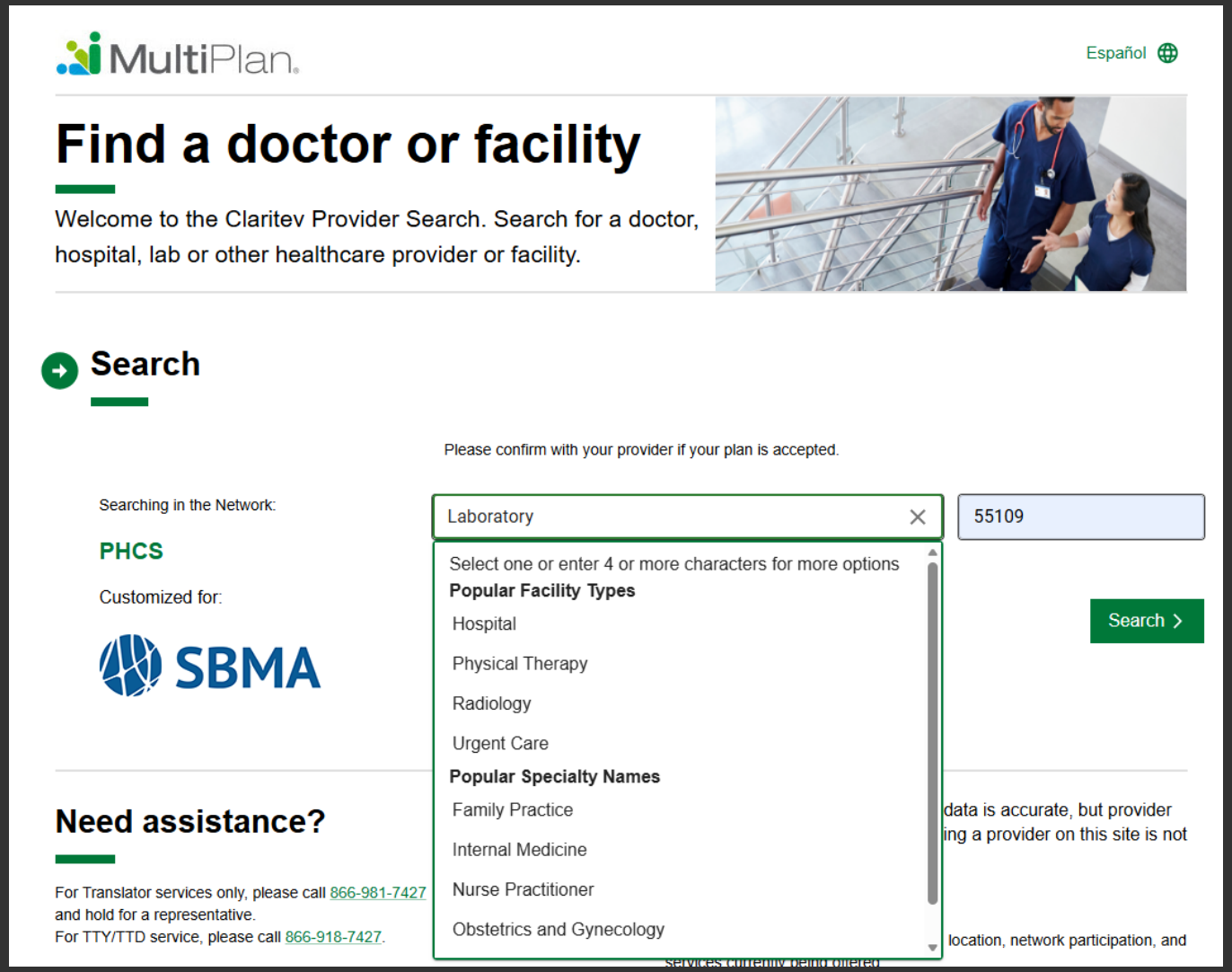
- On your phone, go to get.thehealthwallet.com or scan the QR code
- Download the app and open "The Health Wallet App"
- Log in with your SSN and date of birth (or the login option your plan instructs)
- Access your services and features

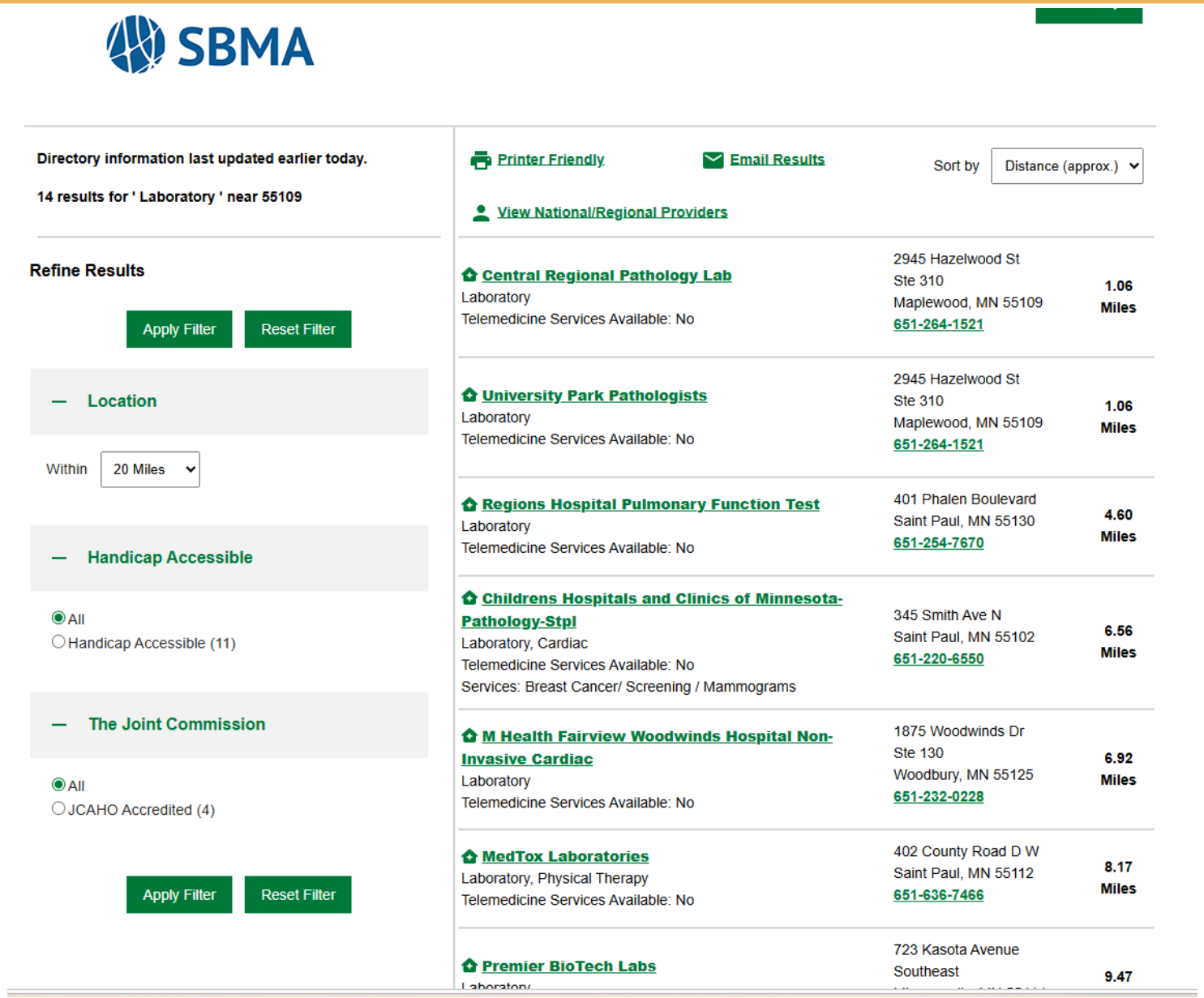
You'll have access to:

- Digital ID card
- Explanations of Benefits
- Provider Searches
- Prescription Benefits
- Virtual Care Options
- Claim; text a health expert and more

HOW TO SEARCH FOR A PROVIDER:

Visit: www.multiplan.com/sbmapreventiveservices or search on the app





Choose a Provider: Select a provider from the search results and review their address, phone number, and available services to make sure they meet your needs.

Find a doctor or facility

Welcome to the Claritev Provider Search. Search for a doctor, hospital, lab or other healthcare provider or facility.



‹ Back ✓ Report Invalid Info Printer Friendly Email Results

Central Regional Pathology Lab

Laboratory

Telemedicine Services Available: No

Provider Details

NPI #:
1609827484

Location

2945 Hazelwood St
Maplewood, MN 55109
651-264-1521

Map This Location

Handicap Accessible: Yes
Essential Community Provider: No
Telemedicine Indicator: Not Reported
Remote Caregiver: Not Reported

Need assistance?

For Translator services only, please call 866-981-7427 and hold for a representative.
For TTY/TTD service, please call 866-918-7427.

Report an accessibility barrier

Please note, we work hard to ensure our data is accurate, but provider information changes frequently. Also, finding a provider on this site is not a guarantee of benefits coverage.

Before you receive care, you should contact:

- The provider to verify new patient status, location, network participation, and services currently being offered.
- Your health plan to verify your benefits.

Before you receive care, you should contact:

- The provider to verify new patient status, location, network participation, and services currently being offered.
- SBMA to verify your benefits.

Who to Contact

- Contact directly to the provider phone listed (Laboratory, Hospital,…etc.)
- SBMA: (888)505-7724 Option 1



HOW TO ENROLL?

Enrollment Form

Group Information

Group Name	Policy ID#

Employee Information

First Name	Middle Initial	Last Name

Address	Address 2

City	State	Zip	Phone

Social Security Number	Date of Birth	Gender

Date of Hire	Email

Dependents

Full Name	Type	Date of Birth	Gender	SSN	Medical	Dental	Vision
					☐	☐	☐
					☐	☐	☐
					☐	☐	☐
					☐	☐	☐
					☐	☐	☐

Plan Selections

Medical	Effective Date

☐ Waive all coverage options Reason:

I choose to enroll in the above coverage selections as offered by my employer and understand the terms and conditions associated with these plans.

Signature	Date

HOW TO ACCESS AND SUBMIT YOUR ENROLLMENT FORM

Employees can access the enrollment form through our website under the **Employees** tab then **Employee Forms** or contact our office to request a copy by mail or email.

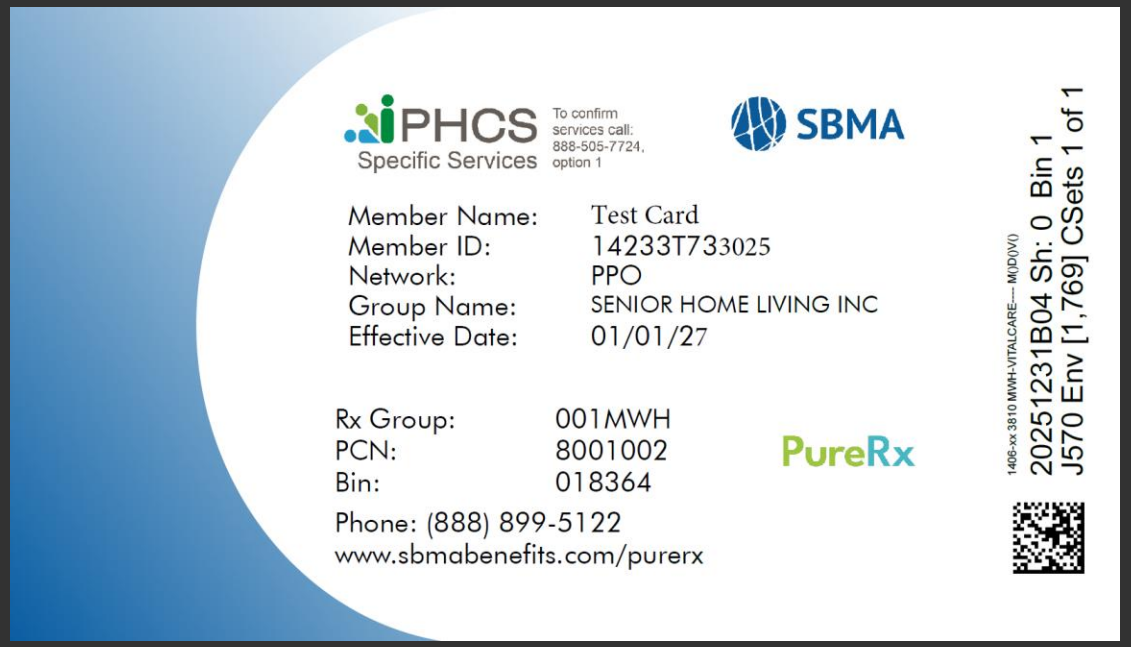
Once completed, please submit your form using one of the following methods:

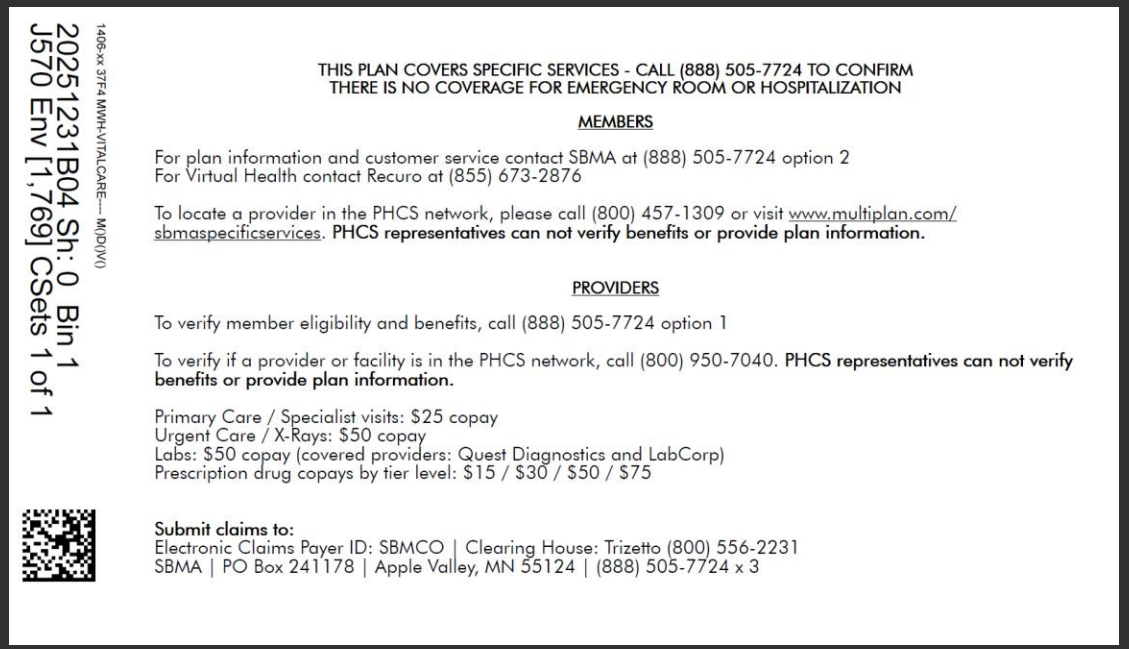
Fax: Send the completed form to our office fax number at 952-777-1668.

Mail: Mail the form to our office address at 1736 Cope Ave E Suite 2 Maplewood, MN 55109.

Email: Email the completed form to our administrative email address at ddmin@seniorhomeinc.com.

If you need assistance accessing or completing the enrollment form, please contact our office at 952-456-6561 for support.





HEALTH BENEFITS ID CARD:

Once enrolled, eligible employees will receive their health benefits ID card in the mail. The card will look like the example shown above.

Please keep your card in a safe place and bring it with you when accessing eligible healthcare services or filling prescriptions.

Colonial Life®

Disability Insurance

Replaces a portion of your income if you are sick or hurt and unable to work.

Life Insurance

Provides the financial support your loved ones need if you pass away.

Accident Insurance

Benefits paid directly to you that can help pay expenses if a covered accident occurs.

Dental & Vision Insurance

Benefits that can cover routine and unexpected dental work. Optional vision coverage available.

Hospital Indemnity Insurance

Can pay a benefit directly to you for hospital stays or outpatient surgery, in addition to any medical insurance you have.

Critical Illness Insurance

Provides a lump-sum benefit if you are diagnosed with a covered illness. These payments can be used however they are needed.

Cancer Insurance

Helps offset out-of-pocket expenses incurred from initial diagnosis through recovery. Provides an additional benefit for cancer screening tests.

Please Note: Eligible employees enrolled in Options Plus may choose to add Colonial Life coverage for an additional cost. Colonial Life has additional benefits that Options Plus does not offer. For more information about available coverage options and pricing, please contact 952-456-6561 or contact Sannya Fang at 612-201-5276

OPTIONS PLUS SUPPORT / CONTACT INFORMATION

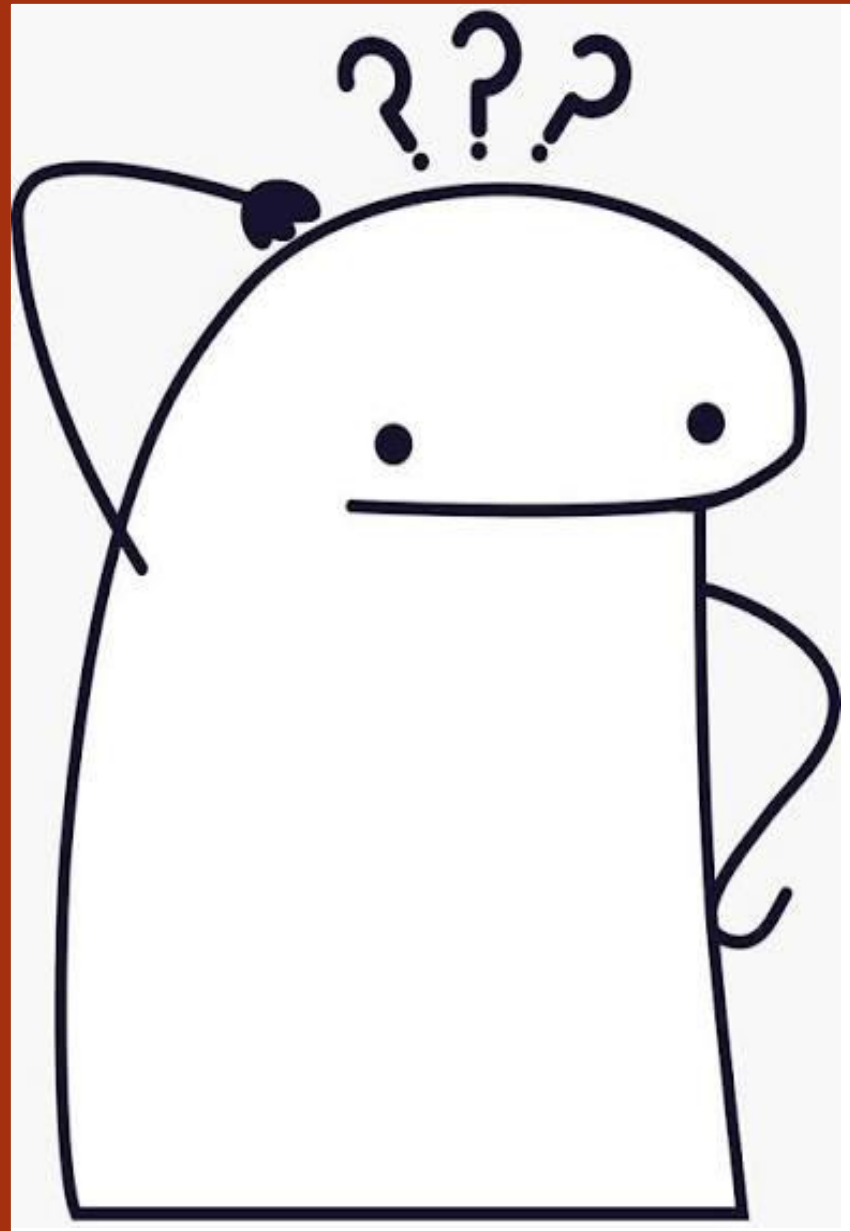
MEC PLAN ASSISTANCE
SBMA #: 888.505.7724

GENERAL ASSISTANCE
updates@optionsplusplan.com

CUSTOMER SERVICE #:
877.783.0235

ADDRESS:
1680 Route 23 | Suite 220
Wayne, NJ 07470

Website:
www.optionsplusplan.com





Contact our office at 952-456-6561 or by email at admin@seniorhomeinc.com