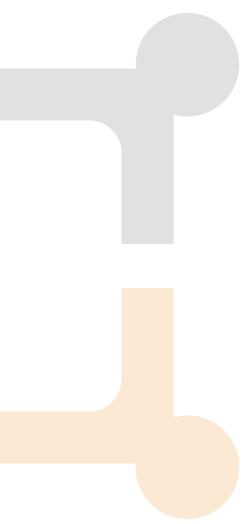


KEYSOLUTION SM COLUMENT GUIDE



Administration services by **Key Benefit Administration**

Information for eligible employees of:

Krapf Group



MEC Minimum Essential Coverage

MEC provides first dollar coverage with access to one of the largest national preferred provider organizations (PPO) available with great discount savings for MEC benefits. The network savings can also be used for services not covered by the MEC. You will have access to a simple-to-use web portal for your local or out-of-town provider look up to be sure your provider is in the PPO Network.

There are preventive services covered at 100% under the required government list of Preventive and Wellness Benefits. Services covered include immunizations, blood pressure screenings, diabetes and cholesterol screenings, prenatal visits for pregnant women and more. A full list of the covered services is included in this information.

The MEC comes with a medical ID Card that needs to be presented to your medical provider at your time of service.

Administration services provided by Key Benefit Administrators.

Minimum Essential Coverage (MEC) covers 100% of the government listed Preventive and Wellness Benefits.

PREVENTIVE
CARE SERVICES
COVERED AT 100%

UNLIMITED

access to
RealTimeTelemed
and
RealTimeChoices





Access to board-certified doctors by phone or mobile application - at anytime from anywhere with a **\$0 copay.** RealTimeTelemed was designed as an alternative to costly urgent care, ER visits or days of waiting for an appointment to see your primary care doctor for non-emergency medical issues.



RealTimeChoices is a healthcare price transparency solution that gives you the tools you need to better manage your healthcare.











Preventive Care

COVERED PREVENTIVE SERVICES FOR ADULTS (ages 18 and older)

- 1. Abdominal Aortic Aneurysm one-time screening. Age 65-75.
- 2. Alcohol misuse screening and counseling.
- 3. Aspirin use for adults to prevent Cardiovascular Disease and Colorectal Cancer when prescribed by a physician. Ages 50-59.
- 4. Blood Pressure screening for all adults.
- 5. Cholesterol screening for all adults
- 6. Colorectal Cancer screening for adults. Age 45-75 (see plan document for additional information)
- 7. Depression screening for adults.
- 8. Type 2 Diabetes screening for adults
- 9. Diet counseling for adults.
- 10. Fall prevention to include physical therapy to prevent fall in community dwellings. Ages 65 and older.
- 11. Hepatitis B screening for adults.
- 12. Hepatitis C screening for adults at high risk and one-time for everyone between the ages on 18-79 years old.
- 13. HIV screening for all adults

- 14. immunization vaccines for adults; Hepatitis A and B, Herpes Zoster, Human Papillomavirus, Influenza (Flu Shot), Measles, Mumps, Rubella. Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, and Varicella.
- 15. Lung Cancer screening for adults age 50-80 who are at high risk because they smoke 30 pays a year (or have quit in the past 15 years).
- 16. Obesity screening and counseling for all adults.
- 17. Sexually Transmitted Infection (STI) prevention counseling and screening for adults
- 18. Skin Cancer behavioral counseling for adults to age 24 with fair skin.
- 19. Tobacco use screening, counseling, and cessation interventions for all adults.
- 20. Syphilis screening for adults
- 21. Latent tuberculosis infection screening for adults.
- 22. Statin preventive medication for adults ages 40-75 with no history of cardiovascular disease, 1 or more cardiovascular disease risk factors and a calculated 10-year cardiovascular disease event risk of 10% or greater.
- 23. Prevention of Human Immunodeficiency Virus (HIV) Infection (see plan document for additional information)
- 24. Unhealthy drug use screening

COVERED PREVENTIVE SERVICES FOR WOMEN, INCLUDING PREGNANT WOMEN

- 1. Anemia screening on a routine basis for pregnant women.
- 2. Aspirin for pregnant women at high risk for preeclampsia.
- 3. Bacteriuria urinary tract or other infection screening for pregnant women.
- 4. BRCA counseling and genetic testing for women at higher risk.
- 5. Breast Cancer Mammography screenings every 1 to 2 years for women age 40 and over.
- 6. Breast Cancer Chemoprevention counseling as well as breast cancer testing and medications for women with increased risk for breast cancer.
- 7. Breastfeeding comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women. (see plan document for additional information)
- 8. Cervical Cancer screening
- 9. Chlamydia Infection screening
- 10. Contraception (see plan document for additional information)
- 11. Diabetes screening for women with a history of gestational diabetes who are not currently pregnant and who have not previously been diagnosed with type 2 diabetes.
- 12. Domestic and interpersonal violence screening and counseling for all women.
- 13. Folic Acid supplements for women who may become pregnant when prescribed by a physician.
- 14. Gestational diabetes screening
- 15. Gonorrhea screening for all women
- 16. Hepatitis B screening for pregnant women

- 17. Human Immunodeficiency Virus (HIV) screening and counseling
- 18. Human Papillomavirus (HPV) DNA Test (see plan document for additional information)
- 19. Osteoporosis screening over age 65 and older and post-menopausal women at increased risk.
- 20. Perinatal Depression counseling interventions for pregnant and postpartum persons at risk.
- 21. Preeclampsia screening in pregnant women with blood pressure measurements throughout pregnancy.
- 22. Routine prenatal visits for pregnant women
- 23. Rh Incompatibility screening for all pregnant women and follow-up testing.
- 24. Tobacco use screening and interventions for all women, and expanded counseling for pregnant tobacco users.
- 25. Sexually Transmitted Infections (STI) counseling
- 26. Syphilis screening
- 27. Urinary Incontinence screening
- 28. Well-woman visits to obtain recommended preventive services.
- 29. Behavioral screening for pregnant persons to promote healthy weight gain and prevent excess weight gain
- 30. Anxiety screening in adolescent women and adult women, including but not limited to, those who are pregnant or postpartum.

COVERED PREVENTIVE SERVICES FOR CHILDREN

- 1. Alcohol and Drug Use assessments
- 2. Anemia screening for children
- 3. Autism screening for children limited to two screenings up to 24 months
- 4. Behavioral assessments for children limited to 5 assessments up to age 17.
- 5. Bilirubin concentration screening for newborns
- 6. Blood screening for newborns.
- 7. Blood pressure screening
- 8. Cervical Dysplasia screening
- 9. Congenital Hypothyroidism screening for newborns.
- 10. Depression screening for adolescents age 12 and older
- 11. Developmental screening for children under age 3, and surveillance throughout childhood.
- 12. Dyslipidemia screening for children.
- 13. Fluoride Chemoprevention to include supplements for children without fluoride in their water source when prescribed by a physician and fluoride varnish to primary teeth through age 5.
- 14. Gonorrhea preventive medication for the eyes of all newborns.
- 15. Hearing screening for all newborns and 3 additional screenings at periodic ages up to age 21.
- 16. Height, Weight and Body Mass Index measurements for children.
- 17. Hemoglobinopathies or sickle cell screening for newborns.
- 18. Hepatitis B screening for adolescents.

- 19. HIV screening for adolescents.
- 20. Immunization vaccines for children from birth to age 18. (see plan document for additional information)
- 21. Iron supplements for children ages 6 to 12 months when prescribed by a physician.
- 22. Lead screening for children.
- 23. Maternal depression screening for mothers of infants at 1,2,4, and 6 months visits
- 24. Medical History for all children throughout development. Ages 0-11 months, 1-4 years, 5-10 years, 11-14 years, 15-17 years.
- 25. Obesity screening and counseling
- 26. Oral Health Risk assessment for young children up to age 10.
- 27. Phenylketonuria (PKU) screening in newborns
- 28. Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents.
- 29. Skin Cancer behavioral counseling for children age 6 months and up who have fair skin.
- 30. To bacco Use screening, counseling and interventions to prevent initiation of to bacco use.
- 31. Tuberculin testing for children.
- 32. Vision screening for children.



MEC Minimum Essential Coverage

This plan includes the MEC Preventive benefits and the Fully Insured Indemnity benefits

Covered Benefits	In-Network
Deductible (single/family)	\$0/\$0
Coinsurance (employee portion)	100%
Out-of-Pocket Maximum	\$0/\$0
MEC Benefits	PPO Network
Preventive Care/ Screening/Immunization (MEC)	Covers 100% of the government's listed Preventive and Wellness Benefits
RealTimeTelemed	Unlimited Calls
RealTimeChoices	Unlimited Access
Fully Insured Indemnity Benefits	
Inpatient Hospital Daily Indemnity Benefit	N/A
Inpatient Surgery & Anesthesia Daily Indemnity Benefit	N/A
Outpatient Surgery & Anesthesia Daily Indemnity Benefit	N/A
Outpatient Physician Office Visit Daily Indemnity Benefit	N/A
Outpatient Diagnostic X Ray and Lab Daily indemnity Benefit	N/A
Daily Prescription Drug Benefit	N/A
Initial Hospital Admission Daily Indemnity Benefit	N/A
Emergency Room Visit Daily Indemnity Benefit *covers illness and accidents	N/A
Ambulance Service Daily Indemnity Benefit	N/A
Employee Group Term Life	N/A
Cobra	N/A





EXCITING NEWS ABOUT YOUR PLANS.... UNLIMITED ACCESS WITH KEYSOLUTION OPEN ACCESS

With the Open Access Solution, all providers are now covered under Tier One Benefits. Our unique program leverages the best national network contracts available with pre-negotiated pricing for providers that do not fall into the national network contracts. The Open Access Solution unrestricted access to chosen providers, Tier One benefit structure for all providers, and increased potential for employer surplus refunds.



All benefits are paid at the same level. No more out-of-network benefit structure.



Use any provider you choose. No more restrictive PPOs.



Increased plan savings = Increased opportunity for employer surplus refund.

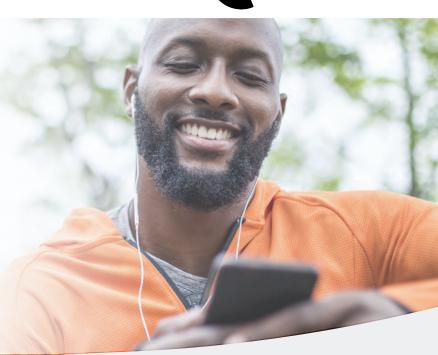




Welcome to MDLIVE!

Using MDLIVE, you can visit with a doctor 24/7/365 from your home, office or onthe-go.

With zero co-pay!



You have a telehealth benefit giving you virtual care, anywhere.

- Board-certified doctors
- · Available anytime, day or night
- · Consults by mobile app, video or phone
- Prescriptions can be sent to your nearest pharmacy if medically necessary

We treat over 50 routine medical conditions including:

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- _____
- Diarrhea
- Ear Problems

- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- And More

Your virtual doctor is here. Join for free today!





MDLIVE.com/ks 888.335.4310



Transparency is the answer. **RealTimeChoices** is the solution.

We all know it is next to impossible for consumers to determine pricing for quality healthcare today. Prices are not generally published. Patients shy away from asking providers and facilities about cost.

It is not uncommon for the cost of a knee arthroscopy, or most procedures for that matter, within a one or two zip code area, to vary by thousands of dollars.

What will a procedure actually cost? Should you use a hospital or a surgery center?

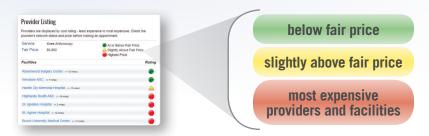
How do we help the member make intelligent decisions regarding their healthcare?

RealTimeChoices is a healthcare price transparency solution that gives individuals the tools they need to better manage their healthcare. Specifically, we give people the ability to shop for and receive a fair price for healthcare services. Consumers are able to quickly and easily understand what they should pay for specific services in their geographic area. We identify the fair price for more than 200 common procedures including surgery, labs and image tests.

Our solution empowers your members. Now they have Choices.

We can tailor a program that allows you to reward your employees and motivate them to make intelligent, cost conscious decisions by sharing a portion of the savings with them.

RealTimeChoices is delivered directly to your members via a website and a mobile app. Users are guided by a simple 'traffic light' image that helps them zero in on the best answer to their healthcare need. Costs are detailed on a scale.



RealTimeChoices provides your members with the data necessary to make intelligent decisions.

The result? Better consumers who now contribute to managing not only their healthcare, but also the overall health plan expenses.