



Benefits Enrollment Guide

Minimum Essential Coverage • Call A Doctor Plus
• Accident Insurance • Term Life Insurance



Now Serving Benefits For Your Health!

What's Inside

- 1** Message: Choose the most valuable benefit solution for you
- 2** Your Benefit Choices
Enrollment Process
Important Notice About Health Care Reform
- 3** Minimum Essential Coverage
Call A Doctor Plus, A Telemedicine Product
- 4** Accident Insurance
Term Life Insurance
Get the most out the Plans
- 5** About the plans
Get the most out the Plans
- 6** Frequently Asked Questions and Answers
Rates

Back [Schedule Your Appointment](#)

At Jim 'N Nick's,

We think of our employees as our greatest assets and believe our success depends on hiring and retaining the finest people. We proudly offer our full-time benefit eligible employees a benefits program which allows you to make choices to build the solution that meets your individual needs. We encourage you to read this guide carefully and **choose the most valuable benefit solution for you!**



Your Benefit Choices

As a full-time employee, you are eligible to enroll in a variety of benefits on a voluntary basis. For your convenience, these benefits are paid through payroll deduction. Since they are paid for this way, you do not have to worry about sending in payment each month.

- **Minimum Essential Coverage (MEC) Plan**
- **Call A Doctor Plus, A Telemedicine Product**
- **Accident Insurance**
- **Term Life Insurance**

Keep reading for more information about these plans and how the MEC plan can help you avoid the tax penalty!

Enrollment Process

Professional benefit counselors will be available by phone to help you understand your benefits package and help you enroll yourself and your dependents in coverage to best fit your individual needs. Please have your dependent information, including dates of birth and social security numbers available for your meeting with a counselor.

During your initial enrollment period, you will have the opportunity to get coverage without answering any medical questions! Should you choose not to enroll at this time, you will not have another opportunity to enroll until the annual open enrollment period or if you experience a qualifying life event.

Visit <http://jimnicks.schedapple.com> to:

- ✓ **Pre-schedule your appointment with a benefit counselor**
- ✓ **Enroll in your benefits:**
 - **Minimum Essential Coverage**
 - **Call A Doctor Plus Plans**
 - **Accident Insurance**
 - **Term Life Insurance**

Or call a benefit counselor today at 1-800-229-3642
Central Time: 8:00 a.m. – 7:00 p.m.



Important Note About Health Care Reform and the Individual Mandate

Starting April 1, 2014, the Affordable Care Act (ACA), often called Obamacare, requires most individuals to have health insurance. If you do not have health insurance, you may be required to pay a penalty. If you have a family, your family members must also have health insurance. To help you and your family members avoid the penalty, Jim 'N Nick's is happy to announce that we are now offering a plan that will meet the mandate for "Minimum Essential Coverage", meaning that if you choose to enroll in this plan, your coverage will satisfy your requirement for maintaining health coverage under the individual mandate.

Minimum Essential Coverage (MEC) Plan (Includes the Call A Doctor Plus Plan)

This coverage was designed to satisfy the individual mandate under Health Care Reform. The Minimum Essential Care (MEC) plan pays 100% of the 63 CMS listed preventive services, for example: routine physicals, mammograms, well child visits, immunizations, and other preventive services. Visit www.multiplan.com for more information, or to check if your provider is in the network.

The Essential plan utilizes the Multiplan PPO network for discounts on medical services. Multiplan provides access to over 525,000 healthcare professionals, 3,800 hospitals and more than 66,000 ancillary care facilities in every state contract directly to participate. Multiplan is the largest independent primary PPO in the nation. The PPO discounts continue to apply to the member's medical bills even after your benefits have been exhausted.

MINIMUM ESSENTIAL COVERAGE (MEC) PLAN		
	In-Network	Out-of-Network
15 Preventive Services for Adults	100%	40%
23 Preventive Services for Women	100%	40%
26 Preventive Services for Children	100%	40%
PPO Network	MultiPlan	

An Employee can prevent being taxed the “**Individual Mandate**” coverage penalty by **purchasing The Essential Plan** through his/her employer. In 2015, the greater of 2% of adjusted household income or \$325 per adult plus \$162.50 per child; thereafter, the greater of 2.5% of adjusted household income or \$695 per adult plus \$347.50 per child.

Speak with a counselor to learn how taking advantage of the benefits offered and how to use the plans to help offset non-medical costs.

Call A Doctor Plus Plan, Powered by Teladoc™

Provides on-demand, 24/7 phone, video and mobile phone application access to US Board Certified doctors, who can diagnose your problem and prescribe medication when needed. Individuals and families can speak in 14 minutes on average with our network of U.S.-based, state-licensed doctors for common, non-emergent medical conditions. Call A Doctor Plus transforms traditional healthcare delivery by harnessing the power of digital communication and technology. As a result, Americans nationwide can now experience real-time, quality physician care – anytime, anywhere, and for anyone. Common use includes: Sinus problems, Urinary Tract Infection, Pink Eye, Bronchitis, Upper Respiratory Infection, Nasal Congestion, Allergies, Flu, Cough, Ear Infections, and Prescription Management. **\$6.90 Bi-Weekly rate if elected as a stand alone benefit.**

HOW IT WORKS You have cold-like symptoms but don't have the time to sit in an urgent care waiting room. **Instead you use Call A Doctor Plus!**

Step 1	Medical history Complete your medical history online, by phone, or by faxing a paper form prior to requesting a consultation.
Step 2	Request consult You simply log on to your account or call Teladoc, 24/7/365, to request either a telephone or video consultation.
Step 3	Talk with a physician A board-certified physician licensed in your state reviews your medical history and provides a consultation over the phone or through video, just like an in-person visit.
Step 4	Resolve the issue The physician recommends the right treatment for your medical issue. If a prescription is necessary, it is electronically sent to your pharmacy of choice.
Step 5	Continuity of care The physician documents the results of the consultation in your medical history. Consultation information can be sent to your primary care physician.
Step 6	Follow-up Teladoc sends you a follow up email to ensure that you got the care you needed and to see if you have any feedback on your experience.

Trans AccidentAdvance Accident Insurance Plans

AccidentAdvance provides Off-The-Job accident only coverage for those unexpected accidents. Accident insurance will help pay for medical bills and other out-of-pocket expenses that often arise after an unexpected injury.

ACCIDENT INSURANCE PLAN HIGHLIGHTS

	CASH BENEFIT TO YOU
Accident Emergency Treatment <i>For physician treatment and X-rays in a hospital or doctor's office within 96 hours of the accident</i>	\$125
Major Diagnostic Examination <i>For one CT Scan, MRI, or EEG completed within 90 days of the accident.</i>	\$200
Accident Follow-up Treatment <i>Maximum of 3 follow-up visits per accident. Original treatment must have been within 96 hours of the accident.</i>	\$50
Physical Therapy Benefit <i>For treatment by a licensed physical therapist under a physician's advice that began within 120 days of the accident and completed within 1 year of the accident, not to exceed 10 treatments per accident.</i>	\$50
Initial Accident Hospitalization <i>Payable once for the first hospital admission due to an accident. Benefit is payable once for the first Intensive Care Unit admission due to an accident. The ICU benefit is paid even if admitted to the hospital initially and then transferred to ICU later during the same hospitalization.</i>	\$1,500
Accident Hospital Income Benefit <i>For Hospital confinement treatment of injuries beginning within 30 days of the accident. Benefit is payable for up to 365 days per accident.</i>	\$250
Accident ICU Benefit <i>For ICU confinement treatment while a person is receiving the hospital income benefit. Payable for up to 15 days per accident.</i>	\$750
Ambulance <i>For transportation to the nearest hospital for treatment within 96 hours of the accident by a licensed ambulance service. Ground / Air</i>	\$300 /\$1,500
Dislocation Benefit <i>Payable for joint dislocation reduced under general anesthesia. Dislocation reduce without anesthesia paid at 25% of the benefit amount.</i>	Up to \$4,000
Fracture Benefit <i>Payable for fracture sustained in an accident. A chip fracture is paid at 10% of the fracture's benefit amount.</i>	Up to \$5,000
Wellness Benefit <i>After a 30 day waiting period, benefit is payable per calendar year for one annual health screening test per covered employee and covered spouse.</i>	\$60
Accident-Only Disability Income Rider: <i>Monthly benefits are payable when a covered employee suffers continuous total disability as a result of a covered accident, not to exceed the benefit period. (monthly benefit)</i>	\$800

About the Plans

Because the MEC plan is paid for pre-tax, you may not cancel or change your coverage outside of the annual open enrollment period or unless you experience a qualifying life event, so please choose your benefits wisely.

Get the Most Out of Your MEC Plan. The Minimal Essential Coverage Plan pays for your preventive screening services such as Blood Pressure, Type 2 Diabetes, Colorectal Cancer, Immunizations, and Cholesterol.



Accident Insurance

Having an unexpected accident can cause more than physical injury, it can hurt your bank account, too. Since accidents can happen at any time, 24 hours a day, 7 days a week, it's important to prepare for the unexpected. This policy can help you pay for out-of-pocket expenses associated with an accident by paying you a benefit depending on the injuries you receive. You can then use the money as you see fit, whether to pay for expenses associated with your accident, like a trip to the emergency room, or to pay for childcare so you can get to the doctor for a follow up visit. And, since the policy does not coordinate with any other coverage, you can still receive benefits on top of what other plans provide. Plus, the policy will pay you a wellness benefit when you take a covered health screening. The policy includes coverage for events like: ambulance transportation, trips to the emergency room, dislocations and fractures, burns, and more.

Term Life Insurance, TransSelect

Term Life insurance offers the financial protection and can secure your family's future if something happens to you or your spouse. You can get up to \$125,000 of coverage for yourself without answering any medical questions. If you elect coverage, you may also receive up to \$15,000 in coverage for your spouse without any questions and up to \$10,000 for your child.

Good News!

During your initial enrollment period, you will have the opportunity to get coverage without answering any medical questions!

Ask the benefit counselor about adding term life to your benefit package!



TERM LIFE INSURANCE (10 YEAR) BI-WEEKLY (26 TIMES PER YEAR) RATES			
Age	Smoker Status	\$25,000 Benefit Amount	\$50,000 Benefit Amount
25	Smoker	\$2.65	\$5.30
	Non-smoker	\$1.83	\$3.66
35	Smoker	\$3.77	\$7.54
	Non-smoker	\$2.40	\$4.81
45	Smoker	\$8.70	\$17.40
	Non-smoker	\$4.70	\$9.41
55	Smoker	\$18.54	\$37.08
	Non-smoker	\$8.58	\$17.16

We've Got Answers

How Do I...?

How can I enroll? Enrolling is easy! Benefit counselors are standing by to answer your questions and help you complete the enrollment process. Simply visit <http://jimnicks.schedapple.com> to schedule your personal phone enrollment appointment or call 1-800-229-3642.

Why should I enroll now? This is your only opportunity to get coverage without answering any medical questions. Plus, if you choose not to enroll now, you'll have to wait until the next open enrollment period.

How can I avoid paying the Affordable Care Act (Obamacare) tax penalty? We have chosen to offer the Minimum Essential Coverage (MEC) Plan to help you and your family members satisfy the individual mandate. While choosing additional coverages will provide enhanced financial protection and peace of mind, you must enroll in the MEC plan to avoid the penalty.

How can I be sure these benefits are right for me? While each plan can be elected separately, certain enhancements are only available when you elect other coverage. And, because you can pick and choose the benefits that you want, you can be sure that you are only getting the coverage that you need. Plus, that's what the benefit counselors are there for - to help you make the best choices for you and your family.

Can I change or cancel my coverage at any time? You may change or cancel your Accident and Life coverage at any time; however, all other changes may only be made if you experience a qualifying life event or during the annual open enrollment period, so please choose your benefit elections carefully.

Bi-Weekly Rates (26 times per year)

MEC, CALL A DOCTOR PLUS, ACCIDENT BI-WEEKLY RATES			
	MEC with Call A Doctor Plus	Accident	TOTAL
Employee	\$36.48	\$8.46	\$44.94
Employee + Spouse	\$49.20	\$13.15	\$62.35
Employee + Child(ren)	\$77.49	\$11.34	\$88.80
Family	\$94.24	\$16.41	\$110.65

Call A Doctor Plus Plan Powered by Teladoc™ can also be elected as a stand-alone benefit for \$6.90 Bi-Weekly rate (Employee, Employee + Spouse/Child or Family).

Additional Accident Coverage Rider Available To You!

Accident-Only Disability Income Rider: *Monthly benefits are payable when a covered employee suffers continuous total disability as a result of a covered accident, not to exceed the benefit period.*

ACCIDENT: 6 MONTH DISABILITY RIDER BI-WEEKLY RATES	
Benefit	\$800 Benefit
Ages 18-64	\$2.95



It's time to enroll in your benefits.

**Minimum Essential Coverage • Call A Doctor Plus
• Accident • Term Life**

**Schedule your
appointment today!**

Call

1-800-229-3642

Monday - Friday

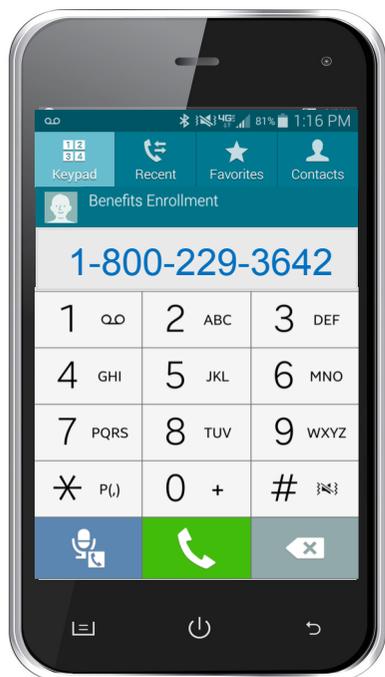
Central Time: 8 a.m. – 6 p.m.

**Go online to schedule your
appointment:**

<http://jimnicks.schedapple.com>

Don't miss out!

This is your opportunity to avoid the tax penalty!



This Benefit Overview is only intended to highlight some of the major benefit provisions of the Jim 'N Nick's plan and should not be relied upon as a complete, detailed representation of the Plan. Please refer to the Plan's Summary Plan Descriptions (SPD) for further detail. Should this Overview differ from the SPD, the SPD will prevail.