



**CHECK OUT
YOUR NEW 2018
BENEFITS FROM
SKYLINE**

Because there's nothing more important than your health, Skyline is proud to announce a new partnership with Lucent Health effective January 1, 2018. **Lucent Health, combined with the PHCS (Private Healthcare Systems) and HealthSmart physicians network, will be the new administrator of your employer-sponsored health plan.** You will receive a new ID card for your medical coverage. Your pharmacy program will be staying with CVS/Caremark. Please continue to use that ID card for your pharmacy payment.

Medical Plans new for 2018!

Skyline's medical plans offer flexibility in managing care for you and your family. You have the option to choose among two medical plans: PPO \$5,000 and HDHP/HSA \$2,700. We have kept the \$5000 plan as is but lowered the office visit copays. We have also replaced the HSA with a \$2,700 deductible HSA and will be allowing for pretax contributions to come out of your payroll for the HSA.

For Physicians

A Physicians PPO network will still be utilized for physician and other non-hospital provided services. Your out-of-pocket expenses will be less when you see a physician within the network. Below are few examples of covered services:

- Primary Care Physician
- Specialist
- Chiropractor
- Dermatologist
- OBGYN
- Therapist

**Choose between
two medical plans:
PPO \$5,000 and
HDHP/HSA \$2,700.**

For Hospitals, Outpatient or Other Non-Physician Services

For inpatient and outpatient services, your Plan is open access, allowing you to choose any facility. There is not specific network of hospitals or outpatient facilities that you have to choose from. When your provider recommends a procedure that requires a hospital or facility visit (inpatient or outpatient), they call to pre-certify the service. Precertification confirms the price with the hospital before you even receive the service. Please make sure your provider has pre-certified your service before you go in for it. Below is a list of covered services:

- Hospitals
- Urgent Care Facilities
- Surgery Centers
- Emergency Rooms

Open Enrollment is November 21 – December 8, 2017.
Each employee will attend an individual meeting with a benefit counselor. See your manager for individual appointment information.

Hospital Indemnity *new for 2018!*

You have the option to enhance your medical plan with additional hospital benefits from Aflac. These benefits are designed to provide financial protection by paying you a benefit for hospital admission, hospital confinement, and ICU care. This cash benefit is paid directly to you. Use it to pay for out-of-pocket expenses and extra bills that can occur relating to hospitalization, or however you see fit—it's up to you. You can also earn an additional \$50 per year per insured for completing a qualified health screening. To file a claim for this benefit, please contact Aflac.

Health Savings Account (HSA)

A Health Savings Account (HSA) allows employees who participate in the HDHP medical plan to contribute funds to a personal HSA on a pre-tax from payroll basis, which can be used to pay for eligible medical expenses until the deductible is met. If you wish to use pre-tax dollars from payroll you will need to open an account with Select Account. Your contributions to the plan cannot exceed the IRS maximum for 2018 of \$3,450 for an employee and \$6,900 for a family; employees age 55 or over may contribute an additional \$1,000. The HSA is your account and will roll over from year to year and will stay with you if you leave employment. To be eligible for this account you must not have coverage under another medical plan.

Patient Advocacy Center

The Patient Advocacy Center (PAC) is a service offered to members of our Health Plan. You are only responsible for paying the patient responsibility amount referenced on your

Explanation of Benefits. Please make sure you pay your patient responsibility or they will be unable to provide their PAC services. If you receive a balance bill from your provider for an amount above the deductible and co-insurance, please contact the Patient Advocacy Center. A Patient Advocate will guide you through the process and handle all communication on your behalf.

Tel: (888) 837-2237

E-mail: patientadvocacy@hstechnology.com

Fax: (949) 891-0420

Wellness Program

By participating in Healthy Directions in 2018, Skyline will, for the 2019 medical insurance plan year, offer a health insurance premium discount from the to be determined 2019 rates. The discount will be \$40 for anyone enrolled in employee only or employee and child(ren) coverage and \$80 for anyone enrolled in employee and spouse or family coverage. Any enrolled employee and spouse who voluntarily participates and completes the listed wellness initiatives may earn the premium discount for 2019.

Skyline is proud to continue offering:

- **Dental**
- **Vision**
- **Accident Insurance**
- **Critical Illness**
- **Short Term Disability**
- **Voluntary Life**