

Medical Benefits	EliteCare
Preventive / Wellness	Covered 100%
Primary Care / Specialist Visits	\$15 Copay
Urgent Care	\$50 Copay
Laboratory Services / X-Rays	\$50 Copay
Prescription Drugs	Tier 1: \$15 Copay, Tier 2: \$30 Copay Tier 3: \$50 Copay, Tier 4: \$75 Copay
Virtual Health Benefits	Recuro Health
24/7 Virtual Urgent Care	\$0 Copay
Virtual Behavioral Health	\$50 fee (first 3 visits then \$85 fee after)

¹The EliteCare plan excludes out-of-network services and covers only the services listed above and on the Preventive Care Benefits page.

²Prescription drug benefits are subject to the formulary drug list. To review the formulary please visit www.sbmabenefits.com/purerx-standard. Copay amounts listed are based on a unit quantity of 30 for a 30-day supply. Pricing may vary based on quantity and supply.

³Recuro Health's Virtual Care program includes unlimited 24/7 access to virtual urgent care with board-certified doctors via phone, video or messaging and connects members with a Psychiatrist or Licensed Counselor through secure and private online video or phone sessions at \$50 each (first 3 visits - \$85 after).



The HealthWallet mobile app puts your coverage in the palm of your hands

- Scan the QR code to the right, or search "The HealthWallet" in your app store
- Download the HealthWallet mobile app
- Login in with your social security number and date of birth
- Access your ID card(s), benefit information, and ancillary vender services



SCAN HERE

Locating a participating provider in the PHCS network all begins with the specific network logo on the front of your medical ID card. Please locate the PHCS logo on your card and follow the instructions below.



By phone: call **1.800.457.1309**

Online: visit www.multiplan.com/sbmaspecificservices and follow the steps below

1. Read the acknowledgment on the bottom of the screen and click OK
2. Enter a provider name, specialty, or facility type in the search box or choose one from the drop down
3. Enter your city/county and click on the magnifying glass icon to search
4. Read the statement at the bottom of the screen and click OK to view the results



Recuro Health's Virtual Urgent Care and Virtual Behavioral Health provide members with:

- 24/7 access to board-certified doctors for treatment of urgent medical concerns
- Virtual access to a Psychiatrist or Licensed Counselor whenever and wherever they need it

Access care via the HealthWallet mobile app (scan the QR code above) or call 1-855-6RECURO



Present your medical card with your prescription to any of our 60,000+ retail pharmacies to fill your prescription. Additional information will be provided on your medical ID card.

Preventive benefits for adults

- Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked
- Alcohol Misuse screening and counseling
- Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk
- Blood Pressure screening
- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal Cancer screening for adults 45 to 75
- Depression screening
- Diabetes (Type 2) screening for adults 40 to 70 years who are overweight or obese
- Diet counseling for adults at higher risk for chronic disease
- Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over living in a community setting
- Hepatitis B screening for people at high risk
- Hepatitis C screening for adults age 18 to 79 years
- HIV screening for everyone age 15 to 65, and other ages at increased risk
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use
- 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
- Obesity screening and counseling
- Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk
- Statin preventive medication for adults 40 to 75 years at high risk
- Syphilis screening for all adults at higher risk
- Tobacco use screening for all adults and cessation interventions for tobacco users
- Tuberculosis screening for certain adults with symptoms at high risk

Preventive benefits for women

- Bone density screening for all women over age 65 or women age 64 and younger that have gone through menopause
- Breast cancer genetic test counseling (BRCA) for women at higher risk (counseling only; not testing)
- Breast cancer mammography screenings: every 2 years for women over 50 and older or as recommended by a provider for women 40 to 49 or women at higher risk for breast cancer
- Breast Cancer chemoprevention counseling for women at higher risk
- Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
- Birth control: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
- Cervical Cancer screening: Pap test (also called a Pap smear) for women 21 to 65
- 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

Preventive benefits for women (continued)

- Folic acid supplements for women who may become pregnant
- Gestational diabetes screening for women 24 weeks pregnant (or later) and those at high risk of developing gestational diabetes
- Gonorrhea screening for all women at higher risk
- Hepatitis B screening for pregnant women at their first prenatal visit
- Maternal depression screening for mothers at well-baby visits
- Preeclampsia prevention and screening for pregnant women with high blood pressure
- Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk
- Sexually Transmitted Infections counseling for sexually active women
- Expanded tobacco intervention and counseling for all pregnant tobacco users
- Urinary incontinence screening for women yearly
- Urinary tract or other infection screening
- Well-woman visits to get recommended services for women

Preventive benefits for children

- Alcohol, tobacco, and drug use assessments for adolescents
- Autism screening for children at 18 and 24 months
- Behavioral assessments for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Bilirubin concentration screening for newborns
- Blood Pressure screening for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Blood screening for newborns
- Depression screening for adolescents beginning at age 12
- Developmental screening for children under age 3
- Dyslipidemia screening for all children once between 9 and 11 years and once between 17 and 21 years for children at higher risk of lipid disorders
- Fluoride supplements for children without fluoride in their water source
- Fluoride varnish for all infants and children as soon as teeth are present
- Gonorrhea preventive medication for the eyes of all newborns
- Hearing screening for all newborns; and regular screenings for children and adolescents as recommended by their provider
- Height, weight and body mass index (BMI) measurements taken regularly for all children
- Hematocrit or hemoglobin screening for all children
- Hemoglobinopathies or sickle cell screening for newborns
- Hepatitis B screening for adolescents at higher risk
- HIV screening for adolescents at higher risk
- Hypothyroidism screening for newborns
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adolescents at high risk for getting HIV through sex or injection drug use
- Immunizations for children from birth to age 18 — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella); Diphtheria, Tetanus, and Pertussis (DTaP); Haemophilus influenzae type B; Hepatitis A; Hepatitis B; Human Papillomavirus (HPV); Inactivated Poliovirus; Influenza (flu shot); Measles; Meningococcal; Mumps; Pneumococcal, Rubella; and Rotavirus
- Lead screening for children at risk of exposure
- Obesity screening and counseling
- Oral health risk assessment for young children from 6 months to 6 years
- Phenylketonuria (PKU) screening for newborns
- Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk
- Tuberculin testing for children at higher risk of tuberculosis: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Vision screening for all children
- Well-baby and well-child visits

Exclusions

- Abortion
- Acupuncture/spinal manipulation and chiropractic care
- Allergy testing
- Biofeedback
- Biopsies
- Cardiovascular studies
- Chemical dependency treatment
- Chemotherapy/radiation
- Childbirth/delivery facility services and professional services
- Cochlear implants
- Cosmetic surgery
- Dental care
- Diabetic supplies including insulin injectors and pumps
- Diagnostic colonoscopies
- Diagnostic imaging including CT/PET scans, MRIs and ultrasounds
- Diagnostic mammograms (preventive mammograms are covered)
- Dialysis
- Drug testing
- Durable medical equipment including boots, canes, crutches, splints, prosthetics, orthotics, hospital beds, oxygen equipment, sleep apnea machines, walkers, wheelchairs and scooters
- Electrocardiogram
- Electrocardiography
- Emergency care including emergency room and ambulance
- Endoscopies
- Experimental drugs, procedures or studies including sleep studies
- Eye care
- Foot care
- Genetic testing including breast cancer (BRCA)
- Habilitation services
- Hearing aids
- Home health care including hospice, private duty nursing, skilled nursing care and long-term care
- Hospitalization including facility fees and physician/surgeon fees
- Infertility treatment
- Medical care outside the United States
- Mental health/behavioral health services
- Naturopathic services
- Nutritional supplies, vitamins or supplements
- Observation stays
- Occupational/Physical therapy including speech therapy
- Out-of-network services including care outside the United States
- Outpatient laboratory services in a hospital setting
- Pain management

Exclusions (continued)

- Pathology
- Rehabilitation services including substance abuse and physical therapy
- Services for sexual dysfunction including drugs, supplies and therapy
- Sex change services including drugs, supplies, therapy and surgical procedures
- Sleep studies
- Specialty prescription drugs
- Strength and performance services including devices and drugs
- Stress tests
- Supplementation (IV therapy)
- Surgical procedures including transplants and outpatient surgery, facility fees, physician/surgeon fees and anesthesia
- TMJ and orthognathic services
- Weight loss drugs, procedures (including gastric bypass surgery and lap banding), programs and supplies

Limitations

- Birth control implants including intrauterine devices (IUD) insertion/removal – limit 1 per plan year unless due to medical necessity
- Breast cancer genetic testing (BRCA) – counseling only no testing
- COVID-19 testing is limited to FFCRA¹ and CDC² guidelines or due to medical necessity. Testing is also limited to outpatient settings excluding emergency facilities and/or hospitals.
- Prescription drugs are limited to the formulary drug list.
- Preventive breast cancer mammography screening – limit 1 per plan year
- Routine preventive/wellness visits (men, woman and children) – limit 1 per plan year

¹Families First Coronavirus Response Act

²Centers for Disease Control and Prevention

Definitions

- Counseling – providing patients with advice or education about a condition or disease and the potential treatment options available
- Medical Necessity – determined to be of need as evidenced by documented diagnosis from an individual's attending healthcare provider
- Screening – a method of identifying a medical condition or disease without the existence of any signs or symptoms
- Testing – a process or procedure performed to detect, diagnose, or monitor a condition or disease based on a patient's illness, injury or symptoms

THIS LIST IS NOT INTENDED TO BE A COMPLETE LIST OF EXCLUSIONS. ADDITIONAL EXCLUSIONS/LIMITATIONS MAY APPLY. ONLY THE SERVICES LISTED UNDER THE SUMMARY OF BENEFITS ARE COVERED BY THE PLAN. AN OMISSION OF A NON-COVERED SERVICE FROM THE EXCLUSIONS LIST DOES NOT IMPLY THE SERVICE IS COVERED BY THE PLAN. MEMBERS AND PROVIDERS ARE ADVISED TO CONFIRM IF SERVICES ARE COVERED BY THE PLAN PRIOR TO THE SERVICES BEING RENDERED.

Additional disclosures:



Scan the QR code to the left or visit www.sbmabenefits.com/coverage-details to view, download or print the following documents:

- Non-Creditable Coverage Disclosure
- COBRA Rights Notice
- General Notice of Privacy Practices

How to Scan a QR Code

Step 1: Open the camera app on your smart device as if you were taking a picture.

Step 2: Point the camera at the QR code so it is in the viewfinder and a pop-up notification should appear asking if you would like to open the link.

Step 3: Click on the notification to open the web page containing the information from the QR code.

Additional documentation/information:

Additional plan documentation may be available upon request by contacting SBMA's customer service department at **1-888-505-7724** or by email at updates@sbmamec.com.

Some benefit plans are subject to reimbursement for covered prescription drugs. Members may complete reimbursement requests by visiting www.sbmabenefits.com/rxreimbursement.

Telemedicine Plan

Enhanced Telemedicine

Virtual Urgent Care services provide access, 24/7 through phone and video interactions, no matter the member's location or circumstance. Plus get access to counseling and psychiatry when you need it.

**\$0
Copay**

Product Highlights

Virtual Urgent Care

24/7 Access

Recuro physicians are available whenever patients need them, day or night

\$0 Consult

Access virtual urgent care services with no consult fee or copay

Easy Access

Live video and phone options let each patient receive care the way they like

Full Family Coverage

Provides the same access and benefits for your entire household

Consult Transcription

Consults can be recorded and transcribed, allowing patients continuous access to information

Virtual Behavioral Health

Therapy and Counseling

Access to licensed social workers and psychologists. The first 3 visits are \$50 each, with subsequent visits available for \$85.*

Psychiatry

Psychiatry and behavioral health medication management*

Health Risk Assessment

Behavioral Health-focused risk assessment

Electronic Prescription Ordering

Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup

Full Family Coverage

Provides the same access and benefits for your entire household

*Additional visits are subject to consult fees



Sample Conditions Treated

- Acne / Rashes
- Allergies
- Cold / Flu / Cough
- GI Issues
- Ear Problems
- Fever / Headache
- Insect Bites
- Nausea / Vomiting
- Anxiety
- Depression
- Marital issues
- And More



Medmo Provides Access To The **Best** Medical Imaging Appointment For You

For most patients, getting medical imaging is a painful and frustrating experience. Many times, patients wait longer, travel farther, and pay more than what they should.

Medmo is here to make imaging easy and affordable.



High-value imaging— **without** breaking the bank

Medmo helps you understand your options and get access to our special discounted self-pay rates.



Find a time, location, and price that works **for you**

Medmo's sole purpose is to ensure the medical imaging process is as pleasant and seamless as possible.

Simple and Straightforward Process

- Call Medmo at **(844) 248-2292** to share your MRI or CT prescription information and availability
- Medmo will find imaging centers to determine the best match based on quality, your availability, and pricing
- No pre-authorization required to access the discounted self-pay rates
- Simply show up for your appointment and Medmo will have a copy of the results available for both you and your physician