

## Disclosures:

- Calendar year plan.
- Domestic partners are not covered. Common law marriages are recognized when mandated by the state.
- Prior deductible and out-of-pocket are not credited.
- \$27 monthly union dues per member including waivers. Proof of other medical coverage required to be submitted.
- In-network only coverage except for emergency. See SBC for details.
- Pricing valid through December 31st.
- Copies of Marriage Licenses and Birth Certificates are required for dependents' coverage.
- Maintenance drugs must be filled through the OptumRx Mail Service Pharmacy, which covers up to a 90-day supply. (Prescriptions can be filled up to 2 times at your local pharmacy, if you need to remain on the drugs for longer, they are called maintenance drugs and need to be filled by OptumRx Mail Service Pharmacy).
- All coverages begin on the 1st of the month. Enrollments must be completed by the 15th of the month prior.
- Payment drafts for individuals occur on the 15th of every month. Payment drafts for PEO 4 ME GROUP occur on the 18th of every month.
- Late payments or NSF will result in the penalties below:
  - First Occurrence:** A \$50 fee will be applied. To maintain benefits, full payment must be received by the 25th of the same month.
  - Second Occurrence:** A \$250 fee will be applied. To maintain benefits, full payment must be received by the 25th of the same month.
  - Third Occurrence:** Benefits will be terminated. No re-enrollment allowed.
- There is no access to BCBS online portal. You will be sent your Explanation of Benefits (EOB) in the mail directly to your address.
- The ID cards will only have the member's name on them, even if dependents are on the plan. If you need additional cards for dependents, please contact [service@uhesllc.com](mailto:service@uhesllc.com), for individuals or [groupservice@uhesllc.com](mailto:groupservice@uhesllc.com) for groups.
- 1-year minimum contract required.