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Preferred Home Services, Charleston

# 2024-2025 Benefits Guide



The information in this guide is presented for illustrative purposes. The information was taken from various entities and every effort was taken to accurately report your benefits. If a discrepancy is found between the guide and plan documents, the plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.

# Health Benefits Overview

**Employees may choose between two health plans:**

## PLAN A CoPay Plan

- ✓ **\$0 inpatient/outpatient care** at EHN-Contracted Hospitals
- ✓ **Flat copays** for Emergency room and Urgent Care
- ✓ Employees receive **high-quality care at no or low predictable cost**
- ✓ Includes no cost Virtual Primary Care, Virtual Urgent Care, and Mental Health Support with **First Stop Health**

## PLAN B High Deductible Plan

- ✓ **\$1600 per enrolled** (max 2 per family) deductible for inpatient/outpatient care at EHN-Contracted facilities
- ✓ All **medical/Rx expenses accumulate** to the \$1600 maximum
- ✓ Meets IRS definition of a “qualified” plan, allowing for **tax-free contributions to a Health Savings Account (HSA)**
- ✓ Includes no cost Virtual Primary Care, Virtual Urgent Care, and Mental Health Support with **First Stop Health**

Preferred Home Services has partnered with a High-Performance Network (HPN) called Employers Health Network (EHN). **EHN facilities and physicians are those affiliated with MUSC, Trident, and East Cooper**, as well as additional independent providers.

Other healthcare facilities and systems are considered out-of-network, and will be subject to higher out of pocket costs.

# Health Plan Overview

The following chart summarizes the plan that will be offered. Costs outlined in the chart are what you would pay for services.

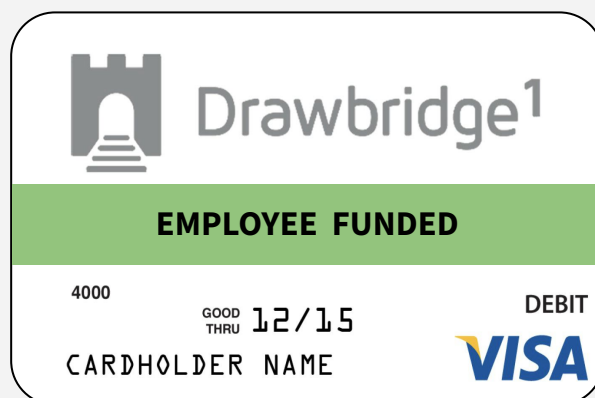
Services	Plan A - CoPay Plan		Plan B - High Deductible Plan	
	EHN In-Network	All Other Locations	EHN In-Network	All Other Locations
<b>Deductible (Individual/Family)</b>	\$0, Covered 100%	\$2,500 Individual \$4,000 Family	\$1,600 Individual \$3,200 Family	\$5,000 Individual \$10,000 Family
<b>Physician Visit</b>	\$0, Covered 100%	\$35 Primary \$70 Specialist	Deductible, then 100%	Deductible, then 100%
<b>Hospitalization</b>	\$0, Covered 100%	Deductible, then 50%	Deductible, then 100%	Deductible, then 100%
<b>Preventative Care</b>	\$0, Covered 100%	Not Covered	\$0, Covered 100%	Not Covered
<b>Emergency Room</b>	\$300 copay per visit	\$300 copay per visit	Deductible, then 100%	Deductible, then 100%
<b>Urgent Care</b>	\$50 copay	Deductible, then 50%	Deductible, then 100%	Deductible, then 100%
<b>Prescription Drugs</b>	\$0 Generic \$40 Preferred \$70 Non-Preferred		Subject to deductible, then 100%	
<b>Out-of-Pocket Maximum (Individual/Family)</b>	N/A	\$4,000 Individual \$8,000 Family	N/A (same as deductible)	N/A (same as deductible)

# Flexible Spending Accounts

**Voluntary Flexible Spending Accounts (FSA) are available to all eligible employees.**

## How it works

- Employees can choose to contribute tax-free funds
- **General Purpose Flexible Spending Account (FSA):** Employees enrolled in the **CoPay Plan** can add tax-free dollars via a up to **\$3,200 annually**.
  - Use your FSA debit card to pay for any medical, dental, or vision expense (except cosmetic procedures).
- **Limited Purpose Flexible Spending Account (FSA):** Employees enrolled in the **High Deductible Plan** can add tax-free dollars via a up to **\$3,200 annually**.
  - Use your FSA debit card to pay for any dental or vision expense (except cosmetic procedures).
- Roll over up to \$640 year-to-year



## Account Details

- Drawbridge1 is the administrator of your FSA.
- You can access your account information and submit receipts through their online platform (<https://www.drawbridge1.com/login>), or phone app.
- Remember to keep your health care receipts (ask for a flex receipt)!



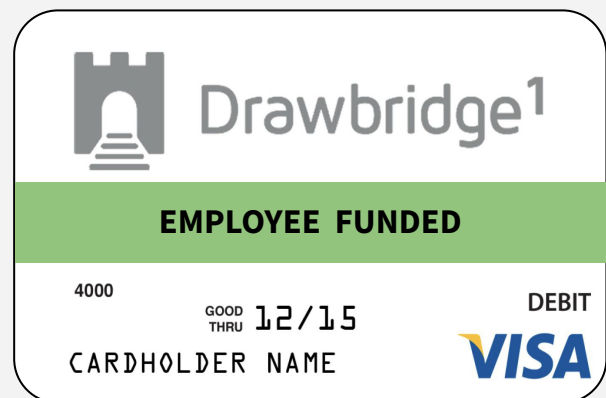
Scan the QR code to visit  
<https://www.drawbridge1.com/login>

# Health Savings Account

**Employees enrolled in the High Deductible Plan are eligible to contribute to a Health Savings Account (HSA).**

## How it works

- You can contribute to a Health savings account (HSA) if you enroll in the **HDHP Plan**. This is a tax-advantaged savings account that helps you save money and budget for qualified medical expenses.
- The maximum amount that you can contribute to an HSA in 2024 is **\$4,150 for self-only coverage and \$8,300 for family**. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.
- If you are age 55 or older, you may make an additional "catch-up" contribution of \$1,000.
- \*\*\*HSAs are subject to IRS regulations, please consult with your CPA or tax advisor on HSA compliance\*\*\*



## Account Details

- Drawbridge1 is the administrator of your FSA.
- You can access your account information and submit receipts through their online platform (<https://www.drawbridge1.com/login>), or phone app.
- Remember to keep your health care receipts (ask for a flex receipt)!



Scan the QR code to visit  
<https://www.drawbridge1.com/login>

# \*\*Included with Medical Plan Enrollment



Care you will love. | (888) 691-7867 | fshealth.com

## Virtual Primary Care

### You will love this Preferred Home Services health benefit.

You now have the benefit of personalized, ongoing care from a primary care doctor without leaving the comfort of home!

Use First Stop Health Virtual Primary Care for:



#### Urgent Care Issues

Talk to a doctor in minutes for sinus infection, UTI, cold, flu, rash, headache and more.



#### Prevention & Wellness

Check in on your current health and make a personalized plan to stay healthy and strong.



#### Mental Healthcare

Diagnosis and prescriptions for depression, anxiety and more.



#### Health Management

Support managing asthma, diabetes, hypertension, obesity, high cholesterol, smoking, COPD and more.



#### Referrals, Tests and More

Just like at an in-person visit, our doctors can:

- Order labs, tests and screenings
- Provide sick notes and documentation
- Refer you to in-network specialists



#### Care on your time.

- On-demand visits for urgent care issues
- Scheduled visits (that start on time!) for primary care



#### Free for your family.

- The service is FREE and to medically enrolled employees and their eligible dependents.
- We can treat urgent care issues in those <18. Adults can use FSH for both primary and urgent care.

### Get the app



Get care now. Download the app Log in at fshealth.com Call 888-691-7867



# **\*\*Voluntary Benefit available to employees NOT enrolled in Medical plans\*\***



Care you will love. | (888) 691-7867 | fshealth.com

## **Care You Will Love— Anytime, Anywhere**



### Telemedicine from Preferred Home Services

Getting the care you need shouldn't be a pain. With First Stop Health from Preferred Home Services, you can talk to a doctor via phone or video for treatment in MINUTES.



#### **Talk to a doctor 24/7**

Talk to a doctor in minutes for a wide variety of health concerns.

- Sore Throat
- Earache
- Cough
- Urinary Tract Infection
- Sinus Infection
- Aches and Pains
- Skin Rash Eye
- Medical Question
- Infection
- Medication Refill\*

\*Doctors can write prescriptions when needed. Prescription costs are applicable to your medical plan.

#### **After monthly fee no cost to you!**

Only pay your monthly fee of \$5.95 each month! No additional costs per visit! Preferred Home Services foots the bill.

#### **Care for your family**

Provided to non medically enrolled and your immediate family members.

“Fast and easy experience! Saved me the trouble of having to drive to an urgent care, not to mention the long waits.”

— First Stop Health Member

**Get the app**



# Healthcare concierge and caring advocacy.

Confidential, expert assistance, at no cost to you.

☎ (866) 486-8242

🌐 [www.touchcare.com](http://www.touchcare.com)



## Who is TouchCare?

TouchCare is your personal health assistant. We're here to provide free, confidential assistance to help take the stress out of healthcare. Let us help find in-network doctors, get cost estimates, deal with billing issues and explain your benefits...all at no cost to you.

## How can I get help?

You can reach your Health Assistant by calling 866-486-8242 (M-F, 8 am – 9 pm EST), visiting [www.touchcare.com](http://www.touchcare.com) and logging into our member portal, emailing [assist@touchcare.com](mailto:assist@touchcare.com), or by downloading our TouchCare app for your android or IOS device.



## Here's how we can help you:

● Answer benefit questions in plain language

● Fix billing errors and review medical claims

● Provider searches and appointment scheduling

● Provide cost estimates for upcoming procedures

**Confidential, compassionate support to help you save time, stress, and money.**

Stay up-to-date with Touchcare on Instagram. Follow us: [@touchcarehealth](https://www.instagram.com/touchcarehealth)

## Get in touch

866.486.8242 (Mon - Fri, 8 am - 9 pm EST)  
[assist@touchcare.com](mailto:assist@touchcare.com) | [www.touchcare.com](http://www.touchcare.com)



# Dental Benefits

You can purchase dental coverage for you and your family. See plan summary below.

Additional details on this benefit can be found in your enrollment system, **Employee Navigator**.



## EQUITABLE

### Calendar Year Maximum

### In-Network

**Type I, II, III (Preventive, Basic and Major Services)**

**\$1,500 per person**

### Calendar Year Deductible

#### Procedure

#### In-Network

**Type I (Preventive Services)**

N/A

**Type II, III (Basic and Major Services)**

\$50 Individual / \$150 Family

### The plan pays the following percentage for procedures

#### Procedure

#### In-Network

**Type I Preventive Services**

100%

**Type II Basic Services**

80%

**Type III Major Services**

50%

# Vision Benefits

You can purchase vision coverage for you and your family. See plan summary below.

Additional details on this benefit can be found in your enrollment system, **Employee Navigator**.



EQUITABLE



Benefit	Frequency	In-Network Benefit
Exam Services		
Eye examination	Every 12 months	Covered in full after \$10 copay
Contact lens exam	Every 12 months	Up to \$60
Lenses		
Single lined	Every 12 months	Covered in full
Bifocal lined		
Trifocal		
Lenticular		
Necessary Contacts	Every 12 months	\$25 copay
Lens enhancements		
Standard	Every 12 months	\$55 copay
Premium progressive		\$95-\$105 copay
Custom progressive		\$150-\$175 copay
Elective Contacts	Every 12 months	\$130 benefit, \$0 copay
Frames	Every 12 months	\$130

# Basic Life and AD&D Insurance

**Basic Life and AD&D benefits are provided at no cost to you by your employer.**

See the summary in Employee Navigator for additional information.



**EQUITABLE**

## Benefits

<b>For you*</b>	<b>\$25,000 policy</b>
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*Benefits are reduced at age 65 and may reduce again in subsequent years as noted in your Certificate.*

# Voluntary Term Life Insurance

## Optional Life Insurance Benefit

This is an optional benefit you can buy in addition to the Life and AD&D coverage already provided by your employer.



**EQUITABLE**

- Your payroll deduction rates are based on age and election amounts. These can be viewed in **Employee Navigator**.
- Eligible new hires can enroll in this benefit during your initial enrollment period.
- Current eligible employees can only enroll during this open enrollment period.
- See the summary in Employee Navigator for additional information.

### Benefit (You can purchase this coverage at a group rate)

#### For you\*

\$10,000 to \$500,000 in \$10,000 increments, not to exceed 5X annual earnings

***Guaranteed Issue of \$150,000***

#### For your spouse\*

\$5,000 to \$250,000 in \$5,000 increments not to exceed 100% of employee amount

***Guaranteed Issue of \$30,000***

#### For your child(ren)\*

Live Birth to less than 15 days - \$500

15 days to 26 years - \$2,000 to \$10,000 in \$1,000 increments

*\*This coverage includes Accidental Death and Dismemberment insurance.*

*\*Benefits are reduced at age 70 and may reduce again in subsequent years as noted in your Certificate.*



# Disability Benefits

## Short Term Disability and Long Term Disability

Whether you need to take time off to recover from an illness or injury, disability insurance can provide a portion of lost income for a period of time, helping alleviate the financial hardship and cover regular expenses-from paying rent to buying groceries.

See the summaries in Employee Navigator for additional information.



**EQUITABLE**

### Short Term Disability Benefits

<b>Weekly Benefit</b>	60% of pre-disability earnings; maximum of \$1000/wk and minimum of \$25/wk
<b>Benefits Commencement - Injury</b>	8th day
<b>Benefits Commencement - Sickness</b>	8th day
<b>Maximum Benefit Period</b>	12 weeks

### Long Term Disability Benefits

<b>Monthly Benefit</b>	60% of pre-disability earnings; maximum of maximum of \$5,000/month and minimum of the greater of \$100 or 10% of gross benefit
<b>Elimination Period</b>	90 days
<b>Maximum Benefit Period</b>	Up to SSNRA (Social Security National Retirement Age)

# Additional Supplementary Benefits

## Accident Insurance

- ✓ Accident Insurance pays a cash benefit if you or your dependents are injured as part of a covered accident.
- ✓ Benefits are paid directly to you, so you can use the money however you need to.
- ✓ See the plan summary in Employee Navigator for additional information.

## Critical Illness Insurance

- ✓ Critical Illness Insurance pays a lump-sum if you are diagnosed with one of the covered serious illness.
- ✓ Benefits are paid directly to you, so you can use the money however you need to.
- ✓ See the plan summary in Employee Navigator for additional information



EQUITABLE

## Employee Assistance Program with Equitable

All eligible employees have access to a variety of benefits through Equitable's Employee Assistance Program. Please see Employee Navigator for more details. These benefits include:

- ☐ Confidential Emotional Support
- ☐ Work/Life Solutions
- ☐ Legal Guidance
- ☐ Financial Resources
- ☐ Identity Theft Services
- ☐ Online Will Preparation
- ☐ Travel Assistance

# How to Enroll

**Employee Navigator is your resource for benefits guides, policy documents, and more**

## Enroll in Employee Navigator



Log in to [Employee Navigator](#)

- 1
  - **Returning users:** login with username and password (click reset forgotten password)
  - **First time users:** click the registration link in email sent by the admin, or register as a new user

- 2 Follow the prompts to complete your enrollment.

- 3 Review the benefits selected on the enrollment summary page. You must click “**Sign & Agree**” in order to complete your enrollment.

- 4 If you have questions, or would like to enroll with a benefits counselor, [Schedule a Call.](#)



# Contact Information

Category	Question / Need	Provider / Administrator Contact
<b>Medical</b>	<ul style="list-style-type: none"><li>- Specific plan questions</li><li>- Bill inquiries</li><li>- Finding a provider</li><li>- Scheduling appointments</li></ul>	Touchcare Touchcare.com 866-486-8242
<b>First Stop Health</b>	<ul style="list-style-type: none"><li>- Virtual Primary Care</li><li>- Virtual Urgent Care</li><li>- Mental Health Support</li><li>- Telemedicine</li></ul>	First Stop Health 888-691-7867 fshealth.com
<b>HSA and FSA</b>	<ul style="list-style-type: none"><li>- Visit your portal for most of your needs</li><li>- Submit receipts for reimbursement</li><li>- Debit card questions</li><li>- Account balance</li></ul>	Drawbridge1 888-316-6848 <a href="mailto:service@drawbridge1.com">service@drawbridge1.com</a>
<b>Dental and Vision Plans</b>	<ul style="list-style-type: none"><li>- Specific plan questions</li><li>- Track claims</li></ul>	Equitable 866-274-9887 <a href="http://www.equitable.com/employeebenefits">www.equitable.com/employeebenefits</a>
<b>Life Insurance, Short Term and Long Term Disability</b>	<ul style="list-style-type: none"><li>- Specific plan questions</li><li>- Make a claim for STD, LTD, or Life policies</li></ul>	Equitable 866-274-9887 <a href="http://www.equitable.com/employeebenefits">www.equitable.com/employeebenefits</a>
<b>HR Information</b>	<ul style="list-style-type: none"><li>- General benefits questions</li><li>- Enrollment questions</li></ul>	Ric Rodriguez 843-604-9877 <a href="mailto:rodriguez@gopreferred.com">rodriguez@gopreferred.com</a>
<b>Benefits Advising</b>	<ul style="list-style-type: none"><li>- Benefits consultation</li></ul>	Vero Advising, LLC <a href="mailto:support@truthinbenefits.com">support@truthinbenefits.com</a>