

2023 BENEFITS GUIDE



ALTO HealthCare
Staffing ✓
A Division of Cirrus Consulting
Your position is our mission.

Here's where to find ...

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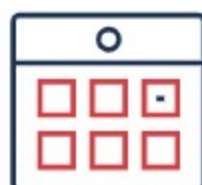
As a new hire of Alto Health Care Staffing you are eligible to enroll for insurance on your date of hire.

Human Resources will make you aware of deadline dates for paperwork to be completed and returned to the office in order to enroll.

All eligible employees have the option to also enroll in the Voluntary Life, STD and LTD insurance plans with Hartford Life Insurance. If you are interested in enrolling in the voluntary plans, please request information from the HR Department. Evidence of insurability may be required.

MAKING CHANGES DURING THE YEAR

Please remember that the only time enrollment changes can be made outside of open enrollment is in the case of a change of status event. Examples of qualifying events include but are not limited to birth, adoption, death and marriage. It is your responsibility to notify HR of a qualifying event. The appropriate paperwork must be submitted to the carrier within 30 days of the event.



BENEFIT DETAILS

Benefit	Carrier	Website
Medical		www.uhc.com
Dental		www.uhc.com
Vision		www.uhc.com
Voluntary life/AD&D		www.thehartford.com
Short-term disability		
Long-term disability		

Contributions Per Weekly Pay

Medical — UnitedHealthcare

Employee	\$49.00
Employee + spouse	\$215.83
Employee + child(ren)	\$144.16
Family	\$322.74

Vision — UnitedHealthcare

Employee	\$1.48
Employee + spouse	\$2.80
Employee + child(ren)	\$3.28
Family	\$4.62

Dental 1 — Travel Only — UnitedHealthcare

Employee	\$6.42
Employee + spouse	\$12.84
Employee + child(ren)	\$15.19
Family	\$22.78

Dental 2 — Internal Employees — UnitedHealthcare

Employee	\$5.54
Employee + spouse	\$11.07
Employee + child(ren)	\$12.98
Family	\$19.50





MEDICAL PLAN DEFINITIONS

Deductible

The medical plan has an embedded deductible. No one family member may contribute more than the individual deductible amount to the family deductible. Once the single deductible has been satisfied, benefits for that member are payable subject to coinsurance. Once the family deductible has been satisfied, benefits for the family are payable subject to coinsurance.

Deductibles run on a calendar year basis and will reset to \$0 every Jan. 1. This is also known as your benefit period.

Copayment

A flat dollar amount that you pay for certain healthcare services (such as office visits).

Co-insurance

The percentage of cost that the plan and you share for covered healthcare expenses. For example, the plan may pay 80% of the cost and you may pay 20%. In this case, 20% is your co-insurance. Your network co-insurance is a percentage of the discounted charges that your carrier has negotiated.

Out-of-pocket limit

When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period. Your copays, co-insurance and deductibles count toward your out-of-pocket limit.

Preventive care

Unlike diagnostic care, which is used to find the cause of existing illnesses, preventive care helps protect you from getting sick. The range of preventive care services covered at no cost share when provided in-network are designed to meet the requirements of federal and state law. Exclusions and limitations may apply. Check your medical policy for details.





MEDICAL PLAN

2023

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CARRIER: United Healthcare

PLAN TYPE: Premier PROformance AXPB Rx-KU

Prescription drugs		
Retail	In-network	Out-of-network
Deductible	\$5,000 individual/\$10,000 family	\$10,000 individual/\$20,000 family
Type	Embedded	Embedded
Coinsurance	80%/20%	50%/50%
Out-of-pocket with deductible and copays	\$7,150 individual/\$14,300 family	\$20,000 individual/\$40,000 family
Physician		
Office visits	Designated Network: \$15 copay — PCP \$50 copay — Specialist Network: \$15 copay — PCP \$100 copay — Specialist Members under age 19 PCP OV covered in full	Deductible and coinsurance
Preventive care	Covered in full	Deductible and coinsurance
Facility		
Professional services	Deductible and coinsurance	Deductible and coinsurance
Inpatient hospital	Deductible and coinsurance	Deductible and coinsurance
Outpatient facility	Deductible and coinsurance	Deductible and coinsurance
Emergency room	\$300 copay, then deductible and coinsurance	\$300 copay, then deductible and 20% coinsurance
Urgent care	\$25 copay	Deductible and coinsurance
Prescription drugs		
Retail	Tier 1: \$20 Tier 2: \$45 Tier 3: \$80	Tier 1: \$20 Tier 2: \$45 Tier 3: \$80 then the difference between the network and non-network charges
Mail order	Tier 1: \$50 Tier 2: \$112.50 Tier 3: \$200 90 day mail order	Not covered
Lifetime maximum per individual		
	Unlimited	
Benefit period		
	Calendar or policy year	
Pre-existing condition clause		
		None

DISCLAIMER

This benefit overview only summarizes your benefit plans. If there is a discrepancy between the information in this overview and the official plan documents, the plan documents will always govern. While the company intends to continue these plans, it reserves the right to change, amend or terminate them at any time for any reason.



Activate your myuhc.com account

Put your health plan at your fingertips

Get the most out of your benefits

Your personalized website, myuhc.com^{*}, features tools designed to help you:

- **Find, price and save on care**—you can save with Virtual Visits^{*} and other tools. You can save an average of 36%[†] when you compare costs for providers and services
- **Get care from anywhere** with Virtual Visits. A doctor can diagnose common conditions by phone or video 24/7
- **Understand your benefits** and the financial impact of care decisions
- **Find tailored recommendations** regarding providers, products and services. You can even generate an out-of-pocket estimate based on your specific health plan status
- **Access claim details**, plan balances and your health plan ID card quickly
- **Follow through on clinical recommendations** and access wellness programs
- **Order prescription refills**, get estimates and compare medication pricing^{**}
- **Check your plan balances**, access financial accounts and more



Download the UnitedHealthcare[®] app

It's perfect for on-the-go access, help finding a nearby doctor and more.

^{*}Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

^{**}Available only for insured plans and self-funded plans with Optum Rx integrated pharmacy benefits.
continued

United
Healthcare



Visit with a doctor 24/7 — whenever, wherever

With 24/7 Virtual Visits, you can connect to a doctor by phone or video¹ through myuhc.com^{*} or the UnitedHealthcare[®] app.



A convenient and faster way to get care

Doctors can treat a wide range of health conditions—including many of the same conditions as an emergency room (ER) or urgent care—and may even prescribe medications,² if needed. With a UnitedHealthcare plan, your cost for a 24/7 Virtual Visit is usually \$49 or less.³

Consider 24/7 Virtual Visits for these common conditions:

- Allergies
- Flu
- Sore throats
- Bronchitis
- Headaches/migraines
- Stomachaches
- Eye infections
- Rashes
- and more

\$49_{cost}

An estimated 25% of ER visits could be treated with a 24/7 Virtual Visit — bringing a potential \$2,000⁴ cost down to \$49.

Get started

Sign in at myuhc.com/virtualvisits | Call 1-855-615-8335
Download the UnitedHealthcare app

United Healthcare

¹ Data rates may apply.

² Certain prescriptions may not be available, and other restrictions may apply.

³ The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

⁴ Average allowed amounts charged by UnitedHealthcare Network Providers are not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. Estimated Urgent Care savings are based on \$131 difference between average Urgent Care visit cost of \$180 and Virtual Visit cost of \$49, \$2,000.00 difference between the average Emergency Room visit and the average urgent care visit. The information and estimates provided are for general informational and illustrative purposes only and is not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

The UnitedHealthcare[®] app is available for download for iPhone[®] or Android[®]. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

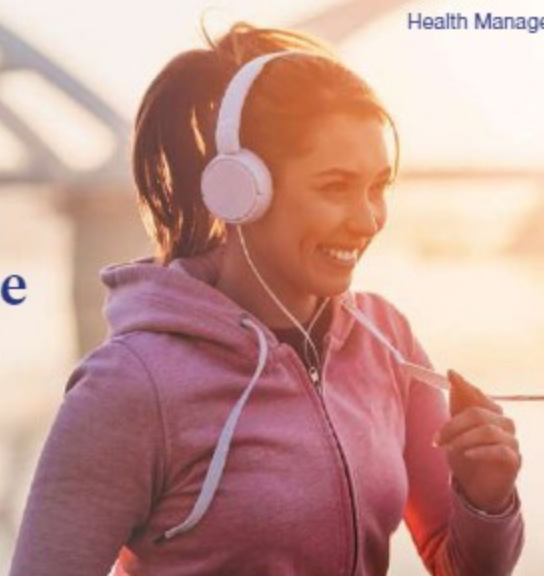
Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

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Health Management | App Membership

Stronger with the Peloton App



Your health plan benefits include a 1-year Peloton App Membership or 3-month All Access Membership waiver—available to you at no additional cost. Start your Membership today for access to thousands of live and on-demand fitness classes—from cardio and HIIT to strength training and yoga. Ready for a Peloton Bike, Bike+ or Tread? Get special pricing just for being a member.

Your fitness, your way



Access thousands of fitness classes

There's something for nearly every fitness interest, ability and schedule — from 5-minute meditation to 60-minute outdoor running classes.



Get active anytime, anywhere

The App is available on any iOS or Android device, Apple TV, Fire TV, Roku TVs, and Chromecast and Android TV—and no fitness equipment is required.



Save on Peloton equipment

Eligible UnitedHealthcare members can purchase a new Peloton Bike, Bike+, Tread or a refurbished Peloton Bike and save \$100. View details on myuhc.com.

Get in on the App — a value of \$155

You and each covered family member can enjoy this benefit at no additional cost—just for being a UnitedHealthcare member.*

Get started

Sign in to myuhc.com/peloton then go to **Coverage & Benefits** to get your access code

continued

United
Healthcare





Healthier habits, healthier lifestyle

Take small steps for lasting change with Real Appeal®,
an online weight management support program.



Get healthier, at no additional cost to you

Real Appeal on Rally Coach™ is a proven weight management program designed to help you get healthier and stay healthier. It's available to you and eligible family members at no additional cost as part of your benefits.

Take small steps toward healthier habits

Set achievable nutrition, exercise and weight management goals that keep you motivated to create lasting change. Track your progress from your daily dashboard, too.

Support and community along the way

Feel supported with personalized messages, online group sessions led by coaches and a caring community of members.

Join today at enroll.realappeal.com or
scan this code



Get a Success Kit delivered right to your door.

Make the most of tools and resources like weight and food scales, a portion plate and more. Your Success Kit is delivered after you attend your first live group session.

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Real
Appeal®

Real Appeal is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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When life gets challenging, you've got caring, confidential help

Your Employee Assistance Program (EAP) provides 24/7 direct access to personalized support, resources and no-cost referrals to help you, and your family, with a range of issues, including:

- Managing stress, anxiety and depression
- Improving relationships at home or work
- Getting guidance on legal and financial concerns
- Coping with occupational stress and burnout support
- Addressing substance use issues

You have unlimited access to a telephonic EAP specialist who can help in the moments that matter, at no additional cost.

\$0

Call today for access to master's-level EAP specialists at no additional cost

EAP provides coverage for 3 free counseling sessions per incident, per year.

Services are completely confidential and will not be shared with your employer.

Get started

Call EAP 24/7 at **1-888-887-4114**

**United
Healthcare**

The material provided through this program is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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DENTAL

UnitedHealthcare | www.uhc.com | 866.414.1959

2023

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Although you can choose any dental provider, when you use an in-network dentist, you will generally pay less for treatments because your share of the cost will be based on negotiated discount fees. With out-of-network dentists, the plan will pay the same percentage but the reimbursement will be based on out-of-network rates. You may be billed for the difference.

Dental exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious.

To see a current provider directory, view covered services, claim status or account balance, and much more, please visit www.uhc.com.

Dental benefit

Plan Type: Consumer MaxMultiplier Voluntary National Options PPO 30 (P7330/UCR90)

	Dental 1— Travel Only		Dental 2 — Internal Employees	
	In-network	Out-of-network	In-network	Out-of-network
Deductible				
Employee only	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150
Is the deductible waived for preventive services?	Yes	Yes	Yes	Yes
Annual plan maximum (per individual)	\$1,000 per calendar year	\$1,000 per calendar year	\$1,000 per calendar year	\$1,000 per calendar year
Diagnostic and preventive				
Oral exams, X-rays, cleanings, fluoride, space maintainers, sealants	100%	100%	100%	100%
Basic				
Oral surgery, fillings, endodontic treatment, periodontic treatment, repairs of dentures and crowns	80%	80%	100%	100%
Major				
Crowns, jackets, dentures, bridge implants	50%	50%	60%	60%
Orthodontia				
Orthodontic services	50%	50%	50%	50%
Orthodontic eligibility	Child only up to age 19	Child only up to age 19	Up to age 19	Up to age 19
Lifetime orthodontia maximum (per individual)	\$1,000 per lifetime	\$1,000 per lifetime	\$1,000 per lifetime	\$1,000 per lifetime

- You can elect the UnitedHealthcare dental plan regardless of whether you are enrolled in the medical or vision plan.
- You will not receive a dental ID card because you typically do not need to present one when visiting your dentist. To print an ID card, log in to www.uhc.com.



VISION

UnitedHealthcare | www.myuhcvision.com

UnitedHealthcare's vision care benefits include coverage for eye exams, standard lenses and frames, and contact lenses and discounts for laser surgery. The vision plan is built around a network of eye care providers, with better benefits at a lower cost to you when you use providers who belong to the United Healthcare network. When you use an out-of-network provider, you will have to pay more for vision services.

Eye exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious.

Plan Type: Plan S108V

	In-network	Out-of-network
Eye exam with dilation as necessary (once every 12 months)	\$10 copay	Up to \$40 reimbursement
Eye exam with dilation as necessary — for diabetics only (twice every 12 months)	\$10 copay	Up to \$40 reimbursement
Frames (once every 24 months) — for frames that exceed the allowance, an additional 30% discount may be applied to the overage)	\$130 allowance	Up to \$45 reimbursement
Standard lenses (once every 12 months)		
Single vision	\$10 copay	Up to \$40 reimbursement
Bifocal	\$10 copay	Up to \$60 reimbursement
Trifocal	\$10 copay	Up to \$80 reimbursement
Lenticular	\$10 copay	Up to \$80 reimbursement
Contact lenses in lieu of glasses (once every 12 months)		
Medically necessary	Covered in full after copay (if applicable)	Up to \$210 reimbursement
Elective	\$125 allowance	Up to \$100 reimbursement

- You can elect the UnitedHealthcare vision plan regardless of whether you are enrolled in the medical or dental plan.
- You will not receive a vision ID card. However, you can print an ID card on UnitedHealthcare.



All changes must be made by (month day)!

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.



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