



KELLY & ASSOCIATES INSURANCE GROUP, INC.

WAIVER OF INSURANCE COVERAGE

Medical/Dental/Vision/Medicaid & State Children's Health Insurance Program (SCHIP)

Notice of Special Enrollment Period

If you are declining enrollment for yourself and/or your eligible dependent(s) because of other health/dental/vision insurance coverage and if you lose that coverage, you may in the future be able to enroll yourself and/or your eligible dependent(s) in this plan, provided that you request enrollment within 30 days after your other coverage ends. If you are declining coverage for yourself and/or your eligible dependent(s) for any other reason, you cannot join the plan later unless you have a new dependent as a result of marriage, birth, adoption, placement for adoption, loss of Medicaid or SCHIP coverage, eligibility for Medicaid or SCHIP coverage, or during open enrollment period, if applicable. You may then be able to enroll yourself and your eligible dependent(s), provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption, or within 60 days for Medicaid and SCHIP.

If you decline coverage for yourself and/or your eligible dependent(s) because of other health/dental/vision coverage or if you fail to request plan enrollment within 30 days after your (and/or your eligible dependent's) other coverage ends, you will not be eligible to enroll yourself, or your eligible dependent(s) during the special enrollment period discussed above and you will need to wait until the next open enrollment period to enroll in the plan's health/dental/vision coverage.

Non-Medical

If you are voluntarily declining non-medical coverage provided by your employer, you may choose to enroll at a later date depending upon the coverage now being waived. With the late enrollment your cost may be higher, a health questionnaire may be required and the effective date of your coverage may be delayed or denied. If coverage is non-contributory (employer pays entire cost) waivers are not permitted.

Note: Under Section 125, you may make changes to your pre-tax benefit plans only if you experience a qualified event. The change you request must be consistent with the event. The following are the IRS minimum Qualified Events:

1. Marriage, divorce, or legal separation,
2. Birth or adoption of a child,
3. Death of a spouse or child,
4. Change in residence or work location that affects benefits eligibility for you or your covered dependent(s),
5. Your child(ren) meets (or fails to meet) the plan's eligibility rules (for example, student status changes),
6. You or one of your covered dependents gain or lose other benefits coverage due to a change in employment status (for example, beginning or ending a job),
7. Loss or eligibility for Medicaid or SCHIP Coverage.

Notice to the Insured: The insurance carrier sells insurance products pursuant to which eligible employees of the policyholder may obtain coverage. Kelly & Associates Insurance Group, Inc. actively administers the insurance carrier's health insurance program. Premiums are made by the policyholder to KELLY on behalf of eligible employees. These amounts are then forwarded to the insurance carrier that provides the benefits for the eligible employee. KELLY is authorized by the insurance carrier to perform the following functions for group health benefit plans and all other insurance products issued, administered or marketed by the insurer:

- Process enrollment activity
- Collect premiums and remit payments to the carrier
- Answer questions pertaining to enrollment activity, invoice or benefit inquiries

The Role of KELLY: KELLY is not the Employer, plan sponsor, insurance carrier, plan administrator or plan fiduciary under the Employee Retirement Income Security Act of 1974 (ERISA) for any benefits or insurance coverage offered through or described in the Sites. KELLY is not responsible for state and federal disclosure and reporting requests or for complying with existing laws. These responsibilities remain with your Employer. KELLY is a Third Party Administrator providing services to assist in the collection and processing of enrollment data and/or the collection of premiums on behalf of the Carrier from which coverage has been requested. KELLY has no underwriting or claims paying functions. KELLY has no authority to underwrite or bind coverage. All decisions as to requests for additional information used to make decisions whether to bind coverage, the binding of coverage, the level of coverage provided, or the payment or denial of claims are made solely by the Carrier. KELLY has no role in making these decisions. Any coverage bound is a contract between the participating Employee, the Employer and the Carrier. KELLY is not a party to that contract. The Carrier from which the participating Employee has requested coverage will rely on the information provided during the enrollment process. KELLY will transmit the data to the Carrier(s) "as-provided". KELLY is not responsible for any determinations made based on the information provided by the participating Employee during enrollment or in response to any subsequent inquiry by the Carrier. The Carrier may require additional information, forms and/or documents, amongst other potential items [such as Evidence of Insurability (EOI)], from the participating Employee and/or any other person for which the participating Employee is requesting coverage prior to making a decision as to what, if any, coverage the Carrier will provide. Following directions from the Carrier and providing the requested information in a timely manner is of critical importance. The deduction of premiums from the participating Employee's pay does not in and of itself guarantee that any coverage, or coverage at the levels requested, has been bound and is in effect. This provision shall survive termination of this Agreement.

Notice: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

BlueChoice HMO Open Access HRA/HSA Minimum Value Summary of Benefits

Integrated Deductible

Services	In-Network You Pay ¹
	Visit www.carefirst.com/doctor to locate providers and facilities
24-HOUR NURSE ADVICE LINE	
Free advice from a registered nurse. Visit www.carefirst.com/needcare to learn more about your options for care.	When your doctor is not available, call 800-535-9700 to speak with a registered nurse about your health questions and treatment options.
WELLNESS PROGRAM & BLUE REWARDS	
Visit www.carefirst.com/myaccount for more information.	You have access to a comprehensive wellness program as part of your medical plan. You also have Blue Rewards, an incentive program where you can get rewarded for completing certain activities.
ANNUAL DEDUCTIBLE (Benefit period)²	
Individual	\$4,000
Family	\$8,000
ANNUAL OUT-OF-POCKET MAXIMUM (Benefit period)³	
Medical ⁴	\$6,550 Individual/\$13,100 Family
Prescription Drug ⁴	Combined with in-network medical out-of-pocket maximum
LIFETIME MAXIMUM BENEFIT	
Lifetime Maximum	None
PREVENTIVE SERVICES	
Well-Child Care (including exams & immunizations)	No charge*
Adult Physical Examination (including routine GYN visit)	No charge*
Breast Cancer Screening	No charge*
Pap Test	No charge*
Prostate Cancer Screening	No charge*
Colorectal Cancer Screening	No charge*
OFFICE VISITS, LABS AND TESTING	
Office Visits for Illness	Deductible, then \$30 PCP/\$40 Specialist per visit
Imaging (MRA/MRS, MRI, PET & CAT scans) ⁵	Deductible, then 20% of Allowed Benefit
Lab ⁵	Deductible, then 20% of Allowed Benefit
X-ray ⁵	Deductible, then 20% of Allowed Benefit
Allergy Testing	Deductible, then \$30 PCP/\$40 Specialist per visit
Allergy Shots	Deductible, then \$30 PCP/\$40 Specialist per visit
Physical, Speech and Occupational Therapy ⁶ (limited to 30 visits/injury/benefit period)	Deductible, then \$40 per visit
Chiropractic (limited to 20 visits/benefit period)	Deductible, then \$40 per visit
Acupuncture	Not covered (except when approved or authorized by Plan when used for anesthesia)
EMERGENCY SERVICES	
Urgent Care Center	Deductible, then \$50 per visit
Emergency Room—Facility Services	Deductible, then \$250 per visit (waived if admitted)
Emergency Room—Physician Services	No charge* after deductible
Ambulance (if medically necessary)	No charge* after deductible

BlueChoice HMO Open Access HRA/HSA Minimum Value Summary of Benefits

Services	In-Network You Pay ¹
HOSPITALIZATION—(Members are responsible for both physician and facility fees)	
Outpatient Facility Services	Deductible, then 20% of Allowed Benefit
Outpatient Physician Services	Deductible, then 20% of Allowed Benefit
Inpatient Facility Services	Deductible, then 20% of Allowed Benefit
Inpatient Physician Services	Deductible, then 20% of Allowed Benefit
HOSPITAL ALTERNATIVES	
Home Health Care	Deductible, then 20% of Allowed Benefit
Hospice	Deductible, then 20% of Allowed Benefit
Skilled Nursing Facility	Deductible, then 20% of Allowed Benefit
MATERNITY	
Preventive Prenatal and Postnatal Office Visits	No charge*
Delivery and Facility Services	Deductible, then 20% of Allowed Benefit
Nursery Care of Newborn	Deductible, then 20% of Allowed Benefit
Artificial and Intrauterine Insemination ⁷	Not covered
In Vitro Fertilization Procedures ⁷	Not covered
MENTAL HEALTH AND SUBSTANCE USE DISORDER—(Members are responsible for applicable physician and facility fees)	
Inpatient Facility Services	Deductible, then 20% of Allowed Benefit
Inpatient Physician Services	Deductible, then 20% of Allowed Benefit
Outpatient Facility Services	Deductible, then 20% of Allowed Benefit
Outpatient Physician Services	Deductible, then 20% of Allowed Benefit
Office Visits	Deductible, then \$30 per visit
Medication Management	Deductible, then \$30 per visit
MEDICAL DEVICES AND SUPPLIES	
Durable Medical Equipment	Deductible, then 50% of Allowed Benefit
Hearing Aids for ages 0-18	Not covered
VISION	
Routine Exam (limited to 1 visit/benefit period)	\$10 per visit at participating vision provider
Eyeglasses and Contact Lenses	Discounts from participating vision centers

BlueChoice HMO Open Access HRA/HSA Minimum Value Summary of Benefits

Note: Allowed Benefit is the fee that participating providers in the network have agreed to accept for a particular service. The participating provider cannot charge the member more than this amount for any covered service. Example: Dr. Carson charges \$100 to see a sick patient. To be part of CareFirst's network, he has agreed to accept \$50 for the visit. The member will pay their copay/coinsurance and deductible (if applicable) and CareFirst will pay the remaining amount up to \$50.

* No copayment or coinsurance.

- 1 When multiple services are rendered on the same day by more than one provider, Member payments are required for each provider.
- 2 For family coverage only: When one family member meets the individual deductible, they can start receiving benefits. Each family member cannot contribute more than the individual deductible amount. The family deductible must be met before the remaining family members can start receiving benefits.
- 3 For family coverage only: When one family member meets the individual out-of-pocket maximum, their services will be covered at 100% up to the Allowed Benefit. Each family member cannot contribute more than the individual out-of-pocket maximum amount. The family out-of-pocket maximum must be met before the services for all remaining family members will be covered at 100% up to the Allowed Benefit. The out-of-pocket maximum includes deductibles, copays and coinsurance.
- 4 Plan has an integrated medical and prescription drug out-of-pocket maximum.
- 5 Members accessing laboratory services inside the CareFirst Service area (Maryland, D.C., Northern Virginia) must use LabCorp as their Lab Test facility and a non-hospital/freestanding facility for X-rays and specialty Imaging.
- 6 There are no limits for children under age 21 when Physical, Speech and Occupational Therapy is included as part of Habilitative Services.
- 7 Members who are unable to conceive have coverage for the evaluation of infertility services performed to confirm an infertility diagnosis, and some treatment options for infertility. Preauthorization required.

Reminder: To enroll in HMO, HMO Referral and Plus plans, members must live or work within the CareFirst service area of Maryland, Washington, D.C. or Northern Virginia.

Note: Upon enrollment in CareFirst BlueChoice, you will need to select a Primary Care Provider (PCP). To select a PCP, go to www.carefirst.com for the most current listing of PCPs from our online provider directory. You may also call the Member Services toll free phone number on the front of your CareFirst BlueChoice ID card for assistance in selecting a PCP or obtaining a printed copy of the CareFirst BlueChoice provider directory.

Not all services and procedures are covered by your benefits contract. This summary is for comparison purposes only and does not create rights not given through the benefit plan.

The benefits described are issued under form numbers: DC/CFBC/GC (R. 1/19); DC/CFBC/EOC (R. 6/09); DC/CFBC/DOL APPEAL (R. 1/17); DC/CFBC/DOCS (R. 6/09); DC/BC-OOP/SOB (R. 6/09); DC/BC-OOP/SOB HDHP (R. 7/07); DC/CFBC/LG/INCENT (R. 1/19); DC/CFBC/RX3 (R. 1/18); DC/CFBC/ATTC (R. 1/10) and any amendments.



CareFirst BlueChoice, Inc. is an independent licensee of the Blue Cross and Blue Shield Association. The Blue Cross® and Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

SUM2694-1P (4/20) ■ DC ■ 51+ Minimum Value Option 1



The carrier is CareFirst and the plan name can be abbreviated as **BCHMO OA MV1**. This info should be used when filling out the election form.

Level of Coverage	BlueChoice HMO Open Access HSA MV1: Large Group Plan
Employee Only	\$ 614.82