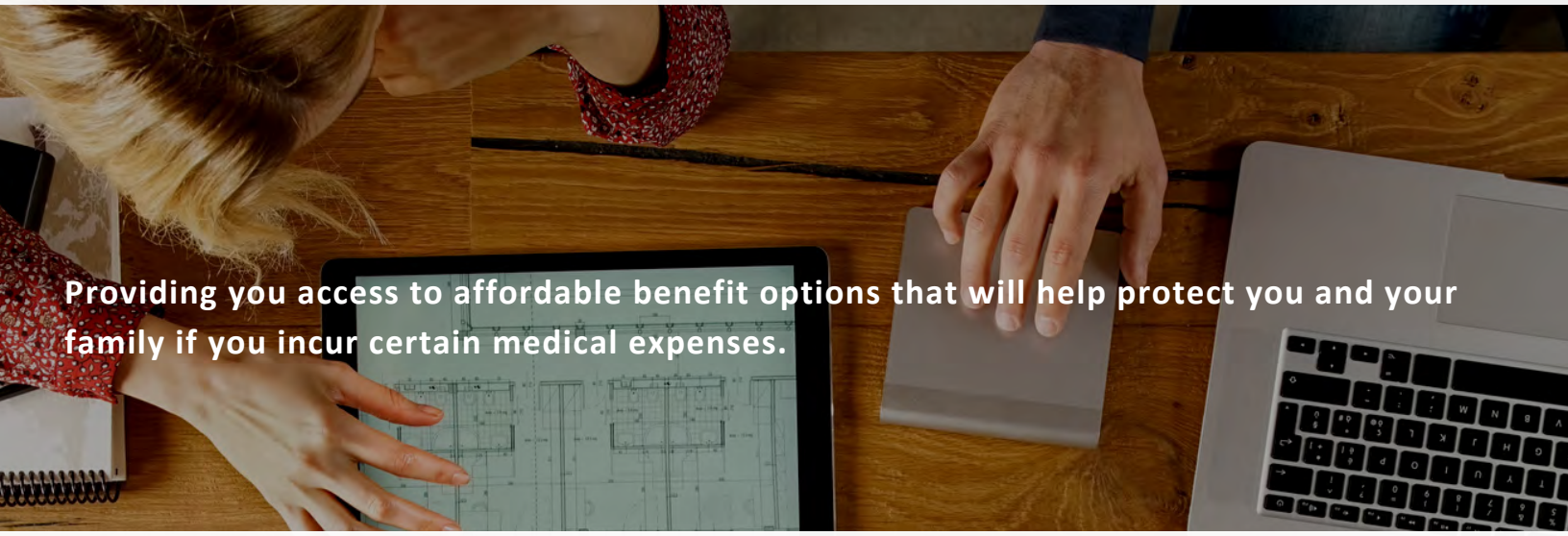
Fundamental Care Benefit Options

Benefit plans starting at $99.00 per month

FUNDAMENTAL CARE
LIMITED BENEFIT INDEMNITY PLANS



What is Group Limited Indemnity?*

Group Limited Indemnity (GLI) insurance pays a fixed benefit amount for a limited number of days when an insured incurs certain medical expenses.

Note: Group Limited indemnity is NOT major medical insurance.

What does the Fundamental Care program include?

The program packages Group Limited Indemnity insurance* with a robust bundle of insurance and non-insurance products to provide select benefits and services, such as:

- Inpatient hospitalization
- Surgeries
- Lab, x-ray and diagnostic testing
- Visits to the ER for sickness, as well as physician's office/urgent care
- Accident coverage
- Prescription copays**
- Telemedicine, EAP, Term Life, and Provider Network discounts included**

When can I enroll?

60 days from when you are first eligible to enroll.

When will coverage begin?

First of the month following enrollment, after you make your first premium payment.

How To Get Started?

- Review this enrollment guide and determine which plans you want to enroll in.
- For online enrollment, go to www.enrollvb.com/FNFfamily
- If you have any questions about the plan, contact Brian Bushlach at 425-200-8835 or brian@youity.com

How Does It Work?

- Once you select your plans, you'll be prompted to provide payment information during the convenient online shopping cart experience.
- You will receive an ID card to present to your medical provider, indicating you have coverage.
- Assign benefits to your provider.
- Provider submits an itemized bill to Beazley on your behalf. No claim form necessary.

Who Is Beazley?

Beazley Insurance Company, Inc. provides a suite of limited indemnity products that helps protect employees against life's uncertainties. Beazley is rated A by A.M. Best. It is a subsidiary of Beazley Group, which was founded in 1986.

Globe Life And Accident Insurance Company manages and reinsures the Beazley Benefits program.

**Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032.*

The Group Limited Indemnity coverage is not major medical coverage, but rather a limited benefit product which pays a fixed benefit amount.

***Beazley does not offer or underwrite Term Life insurance, or non-insurance products or services.*

Base Plan Options

Group Limited Indemnity Insurance (GLI) Underwritten by Beazley Insurance Company, Inc.

Beazley's GLI insurance policy helps cover the cost of certain medical expenses incurred due to accident or sickness at a specific benefit amount for a limited number of days per year when an Insured receives covered services. Amounts shown are payable per insured per day up to a maximum number of days per calendar year.

Group Limited Indemnity (GLI) MONTHLY RATES*	Basic	Choice	Max
Enrollee Only	$99.00	$169.00	$283.00
Enrollee + Spouse	$181.91	$318.23	$542.98
Enrollee + Child(ren)	$151.86	$262.87	$444.49
Family	$231.17	$417.24	$711.24

*Illustrated rates include Beazley GLI premium; premium for Amalgamated term life insurance; fees for the NBFSA prescription plan and fees for the Coterie Enhanced Benefits listed on page 6 and 11. NOTE: Term life insurance and non-insurance products are not offered or underwritten by Beazley.

Inpatient Coverage	Basic	Choice	Max
Hospital Confinement*			
Hospital Confinement Benefit	$500 10 days per year	$1,000 15 days per year	$2,000 15 days per year
Hospital ICU Confinement Benefit	$1,000 10 days per year	$1,250 10 days per year	$4,000 10 days per year
Hospital Admission Benefit	$600 1 day per year	$1,250 1 day per year	$3,250 1 day per year
*Hospitalization for Mental/Nervous Disorders and Substance Abuse treated as any other illness. No benefits are payable for Rehabilitation or Outpatient Treatment.			
Rehabilitation Benefits			
Skilled Nursing Facility Benefit	$150 60 days per year	$200 60 days per year	$250 60 days per year
Inpatient Surgery			
Inpatient Surgery Benefit	$500 1 day per year	$1,250 1 day per year	$2,500 2 days per year
Anesthesia Benefit (when administered with covered Inpatient or Outpatient Major Surgery)	$125 2 days per year In/Outpatient	$150 2 days per year In/Outpatient	$300 2 days per year In/Outpatient

Policy Riders			
Accident Lump Sum Rider			
Physician's Office or Urgent Care Facility	$150	$500	$1,000
Emergency Room	$225	$750	$1,500
Hospital Confinement	$750	$2,500	$5,000
ICU	$1,500	$5,000	$10,000
	1 accident per year	1 accident per year	1 accident per year
Accidental Death & Dismemberment Benefit Rider			
Accidental Death and Dismemberment Maximum Benefit	$10,000 EE $10,000 SP $5,000 CH	$20,000 EE $10,000 SP $5,000 CH	$20,000 EE $10,000 SP $5,000 CH

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Globe Life And Accident Insurance Company manages and reinsures the Beazley Benefits program.

Base Plan Options

Group Limited Indemnity Insurance (GLI) Underwritten by Beazley Insurance Company, Inc.

Beazley's GLI insurance policy helps cover the cost of certain medical expenses incurred due to accident or sickness at a specific benefit amount for a limited number of days per year when an Insured receives covered services. Amounts shown are payable per insured per day up to a maximum number of days per calendar year.

Outpatient Coverage	Basic	Choice	Max
Office Visit / Urgent Care / ER			
Physician's Office/ Urgent Care Facility Benefit	$60 6 days per year	$95 6 days per year	$110 10 days per year
Wellness Benefit	$50 child $100 adult 1 day per year	$75 child $175 adult 1 day per year	$75 child $250 adult 1 day per year
Emergency Room Sickness Benefit	$200 1 day per year	$350 1 day per year	$500 2 days per year
Outpatient Surgery			
Outpatient Major Surgery Benefit	$350 1 day per year	$700 1 day per year	$1,000 2 days per year
Outpatient Minor Surgery Benefit	$150 1 day per year	$250 1 day per year	$300 2 days per year
Anesthesia Benefit **(when administered with covered Inpatient or Outpatient Major Surgery)**	$125 2 days per year In/Outpatient	$150 2 days per year In/Outpatient	$300 2 days per year In/Outpatient
Diagnostic			
Outpatient Diagnostic Lab Benefit	$30 3 days per year	$30 3 days per year	$30 7 days per year
Outpatient Diagnostic X-ray Benefit	$60 2 days per year	$60 4 days per year	$150 4 days per year
Outpatient Major Diagnostic Testing Benefit	$100 12 days per year	$200 2 days per year	$250 2 days per year

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Enhanced Plan Options

Group Limited Indemnity Insurance (GLI) Underwritten by Beazley Insurance Company, Inc.

Enhanced Plan options include higher benefits for Hospital Confinement, ICU Confinement, and the Accident and AD&D riders and adds a Critical Illness Rider. In the plans shown below the highlighted benefit levels are the enhanced benefits; all other benefit levels are the same as in the base plans.

Group Limited Indemnity (GLI) MONTHLY RATES*	Basic +	Choice +	Max +
Enrollee Only	$158.00	$228.00	$342.00
Enrollee + Spouse	$317.91	$545.23	$678.98
Enrollee + Child(ren)	$260.66	$371.67	$553.29
Family	$407.97	$594.04	$887.84

*Illustrated rates include Beazley GLI premium; premium for Amalgamated term life insurance; fees for the NBFSA prescription plan and fees for the Coterie Enhanced Benefits listed on page 6 and 11. NOTE: Term life insurance and non-insurance products are not offered or underwritten by Beazley.

Inpatient Coverage	Basic +	Choice +	Max +
Hospital Confinement*			
Hospital Confinement Benefit	$1,500 days 1-5 days $500 days 6-10 days 10 days per year	$2,000 days 1-5 days $1,000 days 6-15 days 15 days per year	$3,000 days 1-5 days $2,000 days 6-15 days 15 days per year
Hospital ICU Confinement Benefit	$2,000 10 days per year	$2,250 10 days per year	$5,000 10 days per year
Hospital Admission Benefit	$600 1 day per year	$1,250 1 day per year	$3,250 1 day per year
*Hospitalization for Mental/Nervous Disorders and Substance Abuse treated as any other illness. No benefits are payable for Rehabilitation or Outpatient Treatment.			
Rehabilitation Benefits			
Skilled Nursing Facility Benefit	$150 60 days per year	$200 60 days per year	$250 60 days per year
Inpatient Surgery			
Inpatient Surgery Benefit	$500 1 day per year	$1,250 1 day per year	$2,500 2 days per year
Anesthesia Benefit (when administered with covered Inpatient or Outpatient Major Surgery)	$125 2 days per year In/Outpatient	$150 2 days per year In/Outpatient	$300 2 days per year In/Outpatient
Policy Riders			
Accident Lump Sum Rider			
Physician's Office or Urgent Care Facility	$900	$1,250	$1,750
Emergency Room	$1,350	$1,875	$2,625
Hospital	$4,500	$6,250	$8,750
ICU	$9,000	$12,500	$17,500
	1 accident per year	1 accident per year	1 accident per year
Accidental Death & Dismemberment Benefit Rider			
Accidental Death and Dismemberment Maximum Benefit	$30,000 EE $20,000 SP $10,000 CH	$40,000 EE $20,000 SP $10,000 CH	$40,000 EE $20,000 SP $10,000 CH
Critical Illness Rider			
Critical Illness Benefit	$15,000 EE $7,500 SP $3,750 CH	$15,000 EE $7,500 SP $3,750 CH	$15,000 EE $7,500 SP $3,750 CH

Enhanced Plan Options

Group Limited Indemnity Insurance (GLI) Underwritten by Beazley Insurance Company, Inc.

Beazley's GLI insurance policy helps cover the cost of certain medical expenses incurred due to accident or sickness at a specific benefit amount for a limited number of days per year when an Insured receives covered services. Amounts shown are payable per insured per day up to a maximum number of days per calendar year.

Outpatient Coverage	Basic+	Choice+	Max+
Office Visit / Urgent Care / ER			
Physician's Office/ Urgent Care Facility Benefit	$60 6 days per year	$95 6 days per year	$110 10 days per year
Wellness Benefit	$50 child $100 adult 1 day per year	$75 child $175 adult 1 day per year	$75 child $250 adult 1 day per year
Emergency Room Sickness Benefit	$200 1 day per year	$350 1 day per year	$500 2 days per year
Outpatient Surgery			
Outpatient Major Surgery Benefit	$350 1 day per year	$700 1 day per year	$1,000 2 days per year
Outpatient Minor Surgery Benefit	$150 1 day per year	$250 1 day per year	$300 2 days per year
Anesthesia Benefit **(when administered with covered Inpatient or Outpatient Major Surgery)**	$125 2 days per year In/Outpatient	$150 2 days per year In/Outpatient	$300 2 days per year In/Outpatient
Diagnostic			
Outpatient Diagnostic Lab Benefit	$30 3 days per year	$30 3 days per year	$30 7 days per year
Outpatient Diagnostic X-ray Benefit	$60 2 days per year	$60 4 days per year	$150 4 days per year
Outpatient Major Diagnostic Testing Benefit	$100 12 days per year	$200 2 days per year	$250 2 days per year
Outpatient Policy Riders			
Cancer Rider			
Cancer Benefit	$1,000 10 days per year	$1,000 10 days per year	$1,000 10 days per year

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Globe Life And Accident Insurance Company manages and reinsures the Beazley Benefits program.

Choose the Plan that is Right For You!

Fundamental Care includes the additional benefits on this page.
Note: The cost for these benefits is included in the rates on page 2 and 4; they are not offered or underwritten by Beazley.

NBFSA
ADMINISTRATIVE SOLUTIONS

*NBFSA Prescription Benefit	Basic & Basic +	Choice & Choice +	Max & Max +
NBFSA Rx Prescription Drug Copay Card Benefit			
Generic Drugs	$10.00 Copay	$10.00 Copay	$10.00 Copay
Preferred Brand Name Drugs	Discount Only	$30.00 Copay	$30.00 Copay
Non-Formulary Generic and Brand Name Drugs	Discount Only	Discount Only	Discount Only
Individual/Family limit per month	$200/400	$200/400	$300/600

Amalgamated Life Insurance Company
Group • Stop Loss • Voluntary

**Group Term Life Insurance Benefit	Basic & Basic +	Choice & Choice +	Max & Max +
Coverage Amount			
Enrollee	None	$10,000	$20,000
Spouse		$2,000	$5,000
Child(ren)		$1,000	$2,000

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability. Amalgamated Life is licensed in 50 states and the District of Columbia. The information in this product sheet is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the group policy. If the information in this product sheet differs from the Group Term Life Policy, the terms of the policy govern. Policy Form #ALTLP-05 or state variations. Amalgamated Life Insurance Company, 333 Westchester Avenue, White Plains, NY 10604, www.amalgamatedlife.com 866-975-4089

*Pharmacy benefits provided by NBFSA. This benefit is not offered or underwritten by Beazley.
**Group Term Life Insurance benefits provided by Amalgamated Life Insurance Company. This benefit is not underwritten by Beazley.

Group Limited Indemnity Summary Definitions

Underwritten by Beazley Insurance Company

Accident Lump Sum Benefit Rider: Pays a benefit based on the type of facility where treatment is received for an accident. If an Insured receives care in more than one facility for the same Accident, we will pay the highest applicable benefit. Only one benefit is payable per Accident.

Accidental Death & Dismemberment Rider: Pays a lump sum benefit for loss of life, dismemberment or other catastrophic conditions such as paralysis. Benefit payable varies based on the loss incurred.

Anesthesia Benefit: For general anesthesia administered by an anesthesiologist or certified registered nurse anesthetist. NOTE: Not paid for Outpatient Minor Surgery.

Critical Illness Rider: Pays a lump sum benefit upon diagnosis of 9 specified conditions: Invasive Cancer, Heart Attack, Stroke, Major Organ Transplant, Renal Failure, Coma, Paralysis, Severe Burns and Loss of Sight. Includes a 10% Additional Occurrence Benefit after a 12 month separation period.

Emergency Room - Sickness Benefit: For treatment in an emergency room due to sickness.

Hospital Admission Benefit: Lump sum benefit for a hospital admission due to sickness or injury. NOTE: Admission benefit for birth of a healthy child covers the mother only.

Hospital Confinement Benefit: For treatment in a hospital due to sickness or injury for 23 or more continuous hours (i.e., not less than a day).

Hospital Intensive Care Unit Confinement Benefit: For intensive and comprehensive care, when confined in an area of a hospital equipped with lifesaving equipment (ICU).

Inpatient Surgery Benefit: For inpatient surgery in a hospital due to sickness or injury.

Outpatient Diagnostic Lab Benefit: For lab test, ordered by a physician and performed on an outpatient basis in an appropriately licensed stand-alone healthcare facility that provides diagnostic services.

Outpatient Diagnostic X-Ray Benefit: For x-ray, ordered by a physician and performed on an outpatient basis in an appropriately licensed stand-alone healthcare facility that provides diagnostic services.

Outpatient Major Diagnostic Testing Benefit: For major diagnostic testing, ordered by a physician and performed on an outpatient basis in an appropriately licensed stand-alone healthcare facility that provides diagnostic services.

Outpatient Major Surgery Benefit: For outpatient surgery in hospital or freestanding surgery center, due to sickness or injury. Does not include the CPT codes for which Outpatient Minor Surgery benefits are payable.

Outpatient Minor Surgery Benefit: For minor outpatient surgery in hospital or freestanding surgery center, due to sickness or injury. Must be an eligible CPT code.

Physician's Office/Urgent Care Facility Benefit: For services rendered by a physician at physician's office or urgent care facility.

Skilled Nursing Care Facility Benefit: For confinement in a Skilled Nursing Care Facility within 14 days of a hospital confinement of at least 3 days.

Wellness Benefit: For physician office visits for routine physical examinations, health screenings, well-baby care and routine immunizations for children and adolescents age 6 days to 18 years.

This is a list of definitions for all the benefit options included in the illustrated GLI plan designs. Only the benefits included in the selected plan apply. Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. CA License #2868-8. The Group Limited Indemnity policy is offered under Policy Form Series AHGLIMM0001T. Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. This policy is renewable at the option of Beazley. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of a third party administrator.

Additional Services, Savings and Online Tools!

Fundamental Care includes the third-party non-insurance services listed below; these services are only available when you elect offered insurance coverage. The third-party non-insurance services are not offered or underwritten by Beazley.

Physician and Hospital Provider Network

First Health is a national physician and hospital network, with wide-ranging access in both urban and rural areas -- more than 96 percent of people in the United States are within 20 miles of a network provider. First Health is part of the Aetna family of companies and holds direct contracts with providers. The First Health Network consists of NCQA accredited providers who offer significant negotiated discounts on medical care with seamless repricing of claims through the medical plan TPA. The service provides members affordable access to care as participating providers recognize and accept their First Health logo on ID Cards which provides instructions for a $10 Office Visit Prepay at in-network physicians and urgent care centers, before insurance benefits are applied.

Pharmacy Network and Prescription Discounts

NBFSA provides innovative Pharmacy Benefit Administration (PBA) solutions to organizations across the United States. NBFSA partners with insurance carriers and other organizations to offer the highest quality, most cost-effective prescription services. Copays and superior savings are available on a wide variety of prescription drugs. Nationwide pharmacy network includes all major chains, retailers, grocers, and independents.

Telemedicine

MeMD's national provider team includes licensed professional counselors, licensed clinical social workers, licensed marriage and family therapists, and other equivalent licensed professionals. We offer telehealth services for both physical and mental health, with 24/7 access to medical care and behavioral health visits in as few as 24 hours. There is NO Copay and an unlimited number of visits. Members can access a virtual consult to diagnose non-emergency medical issues over the phone or through secure video on a computer, tablet or smartphone

Employee Assistance Plan and Counseling

The comprehensive Employee Assistance Plan (EAP) is provided by CuraLinc. Their SupportLinc program is staffed by professional, licensed counselors available to members by phone 24/7/365. Video and web chat also available. Provides up to three (3) face-to-face counseling sessions per presenting issue for a wide array of personal and work-related concerns at NO COST.

Term Life Insurance Benefit

Amalgamated Life Insurance Company has served the working families of America for over 65 years. Life insurance is essential to protecting the financial well-being of working men and women and their families. It's a benefit that can translate into peace of mind and security. Basic group term life policy issued to Unified Employers Trust and covers all eligible, active members. Term Life Insurance benefit underwritten by: Amalgamated Life Insurance Company, White Plains, NY 10604.

Health Services Hub

Access all Enhanced Benefits listed above through one member-portal. In addition, the online portal provides access to myewellness, which includes fitness and exercise plans, diet and nutrition plans, a health risk assessment, articles, resources, and tools for health and wellness. With myewellness, members can get started on their way to a healthy lifestyle.

Student Loan Debit Relief & Financial Wellness

A package of financial wellness benefits that focuses on student loan debt relief. Members have access to a free consultation with a student loan counselor to help them navigate through and qualify for any Federal assistance program available. For a discounted fee, StuLo provides a concierge level service to handle all of the paperwork accurately and efficiently with the DOE and loan servicers. On average, members who restructure their loans through us have reduced their payments by more than $340 a month with 70% qualifying for loan forgiveness at the time of the application. Other services included with the StuLo package include: private student loan refinancing marketplace, financial coaching, credit repair, and identity theft protection.

Frequently Asked Questions

Is this plan a Major Medical Plan?
No. The GLI policy is not major medical insurance and should not be considered a substitute for this kind of coverage. The GLI policy is a fixed indemnity insurance plan that provides limited benefits when you incur expenses for covered services received due to accident or sickness.

What is covered under my plan?
The GLI policy and riders provide coverage to help with expenses like doctor visits, hospital services, lab/x-ray and surgeries. Coverage varies based on the plan and level selected. Full details of the benefits, limitations and exclusions are contained in each policy.

When will I get my ID cards?
Two ID cards will be mailed directly to your home address and should arrive within 5-10 business days after your approval date. If you need to see a doctor immediately or pick up a prescription, contact Administrative Concepts Inc. at **1-800-508-9238** for temporary ID card.

How do I find a doctor?
Through the First Health provider network, you have national access to 5,000 physicians and specialists and 15-50% discounts that help stretch your benefit dollars. With the First Health Network, you can find and choose a network doctor based on your review of price, quality, convenience and service measures. You are free to use any provider you choose to access services under the GLI plan; however, when you receive services from a provider who participates in the First Health provider network, you may receive a discount off the total due. This could reduce the amount that you owe after the full GLI benefit has been paid. (First Health network access is not insurance; it is not offered or underwritten by Beazley.) Search for providers online at: **www.firsthealthlbp.com** or call **1-800-226-5116.**

My doctor doesn't recognize Fundamental Care as an insurance company. What do I need to tell them so they know I'm covered?
Fundamental Care is not an insurance company. It is the name of the collection of benefits that we offer our employees. The Group Limited Indemnity Insurance Policy is offered by Beazley Insurance Company, Inc. First Health Network provides the preferred provider network offered to members in this program. NBFSA provides the pharmacy network and prescription discounts. MeMD offers the telemedicine services. Support Linc offers employee assistance and counseling. At your doctor's office, give them your ID Card, so they can verify benefits. You can also ask if your provider participates in the First Health Network.

Will my medication be covered?
The NBFSA Prescription coverage is subject to a "formulary" or a list of covered medications. For information on what is covered under the formulary of your plan, you can call our prescription vendor NBFSA at **1-877-539-3940.**

Will my procedure be covered?
For information on a specific covered benefit, please call customer service, administered by Administrative Concepts, Inc. They can be reached at **1-800-508-9238**.

Frequently Asked Questions Continued

Do I need to meet a deductible?
There is no deductible for the plans.

Will the doctor bill the insurance company or do I need to pay up front?
By selecting a physician from the First Health Network you will be eligible for up front discounts. When you go to the doctor, present your ID card and assign your GLI benefits to them, the provider will file the claim with Beazley on your behalf. When it has been processed, Beazley will pay the the provider first and send you any benefit that is remaining. You are responsible to pay any remaining balance due. Otherwise, you may submit a copy of the itemized bill from your medical provider directly to the program administrator for payment using the information on your ID card.

How does the NBFSA prescription program work?
NBFSA is the pharmacy benefit manager for the Fundamental Care plans which includes a pharmacy co-pay benefit. You can find a participating pharmacy at **https://fundamentalcare.com/rx-plans** or by calling **1-877-539-3940**.

When can I make changes to my plan selections?
You can make changes or drop coverage during the annual open enrollment period. This happens in August of each year. Outside of that period, you can also make changes when you experience a qualifying event. If you cancel your coverage for any reason, including due to non-payment, you will not be allowed to re-enroll until the next open enrollment period and you will have a lapse in coverage.

What is MeMD?
MeMD allows you to address your routine medical issues on demand 24/7 by telephone or video from the convenience of your home or office. Login at **memd.me/telemed** or call **1-855-636-3669.**

What is SupportLinc?
SupportLinc is a 24/7/365 employee assistance program (EAP), which provides a variety of resources and referrals (includes 3 face-to-face counseling sessions for each covered family member) for issues related to work, family, caregiving, health, and well-being. **Call: 1-888-881-LINC** with additional questions.

I still have questions. Who do I call?
For eligibility, benefit, and claims questions, call the program administrator, Administrative Concepts, Inc. at: **1-800-508-9238**.

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