



## AMALGAMATED LOCAL 426 MEMBER BENEFIT PROGRAM INFORMATION

| Plan Name  | Deductible IN   OON (1) | Co-Insurance IN   OON (2) | Max Out-of-Pocket IN   OON (3) | Physician/Specialist Services IN   OON (2)            | Preventative Services IN   OON              |
|--|-------------------------|---------------------------|--------------------------------|---|---|
| Local 426 Health Benefit Fund Base Plan              | \$3,000   Not Covered   | 50%   Not Covered         | \$5,350   Not Covered          | Ded then 50%   Not Covered                            | Plan Pays 100%                              |
| Local 426 Health Benefit Fund 4000 Bronze Plan       | \$4,000   \$5,000       | 20%   50%                 | \$9,100   \$13,500             | \$45 PCP/Specialist Copay   50%                       | Plan Pays 100%                              |
| Local 426 Health Benefit Fund Bronze Plan            | None   Not Covered      | 40%   Not Covered         | \$7,350   Not Covered          | 40%   Not Covered                                     | 40% coinsurance (2)                         |
| Local 426 Health Benefit Fund 2500 Silver II Plan    | \$2,500   \$5,000       | 20%   50%                 | \$9,100   \$13,500             | \$30 PCP/Specialist Copay   50%                       | Plan Pays 100%                              |
| Local 426 Health Benefit Fund Blue Liberty 1500 Plan | \$1,500   Not Covered   | 0%   Not Covered          | \$5,350   Not Covered          | Ded then \$30 PCP/\$50 Specialist Copay   Not Covered | Plan Pays 100%                              |
| Local 426 Health Benefit Fund 1000 Gold Plan         | \$1,000   \$7,500       | 20%   50%                 | \$9,100   \$15,000             | \$40 PCP/\$40 Specialist Copay   50%                  | Plan Pays 100%                              |
| Local 426 Health Benefit Fund Liberty Plan           | None   Not Covered      | 0%   Not Covered          | \$5,350   Not Covered          | \$30 PCP/\$50 Specialist Copay   Not Covered          | Plan Pays 100%                              |
| Local 426 Health Benefit Fund Gold Plan              | None   \$200            | 20%   40%                 | \$7,350   Not Applicable       | 20% Coinsurance, subject to \$10 Copay   Not Covered  | Plan Pays 100%                              |
| Local 426 Health Benefit Fund ASO Plan               | None   \$1,500          | 0%   30%                  | None   Not Applicable          | \$25 PCP/Specialist Copay   Ded then 30%              | \$10 Child/\$25 Adult Preventative Services |

**Note:** This summary is not intended to be a comprehensive list of services. Interested members can request a proposal to receive additional benefit details related to covered services.

(1) Amounts shown are based on an individual

(2) Percentages and amounts shown represent the members benefit responsibility



### Program highlights:

- National PPO Network In-Network coverage in all 50 states, plus DC & Puerto Rico
- 4 tier rates nationwide - No age rating, no census needed subject to actively at work rules.
- Available to all group sizes, including sole proprietors and 1099 contractors.
- Participants benefit from large group rates nationwide.
- Fully funded, first dollar coverage
- Coverage cannot be denied (no pre-existing limitations)
- Additional Ancillary and Supplemental Programs Available
- Account information, customer service support available with the click of a button through a dedicated concierge team

### About Amalgamated Local 426 Member Benefit Program

Amalgamated Local 426 accesses certain member benefits through a Sponsoring Union, Amalgamated Local 298 and Amalgamated Local 22. Amalgamated Local 426 Member Benefit Program is not an insurance program and is not marketed or sold in the commercial market or through brokers. The Local 426 program is an invite only, exclusive program, NOT an employer sponsored health plan rather a member benefit that is offered through the membership with a designated affiliated association or organization. Participants are accessing these member benefits by becoming an Associate member of the Amalgamated Local 426. It is the sole responsibility of the participating member to review the summary of benefits coverage (SBC's) as well as the summary plan documents (SPD's) to understand the benefits being offered or selected. All program partners, Benefit Development Consultants, Facilitators and Member Benefit Advisors are consultants and not brokers. These consultants are available to assist you with questions and provide awareness materials and education on behalf of the Local 426-member benefit program. A participating member does not have a contract with such consultants.

### About CapCare, Program Manager

CapCare was founded on the premise of providing a single-source, turn-key employee healthcare solution to businesses seeking innovative alternative risk management solutions for their employee healthcare programs that are affordable and more transparent.

Our team specializes in the designing, implementing, and servicing of healthcare benefit solutions to businesses and organizations seeking alternatives to the traditional health insurance marketplace with a focus on creating a friendly employee/member experience by reducing the friction between patient and healthcare provider – all at a lower cost with access to data-driven analytics.

The CapCare team understands the many complexities with the healthcare marketplace and can expertly guide business owners on getting more for their employees out of the dollars spent on employee benefit plans.

**FOR ADDITIONAL INFORMATION OR TO RECEIVE A PROPOSAL CONTACT A MEMBER BENEFIT PROGRAM REPRESENTATIVE**

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