



FUNDAMENTAL CARE

Employer-Sponsored | Expense-Incurred | Self-Funded | Limited-Day Plans



You Have a Fundamental Care PPO Health Plan

Fundamental Care is an expense-incurred, limited-day health benefit plan. After a copay for services, your plan pays 100% of the cost of services up to a limited number of days of services for each type of service. The plan covers preventive care, office visits, urgent and ER care, lab and X-ray, diagnostic testing, and outpatient hospital services. In-hospital benefits may be purchased as an additional plan upgrade.

Your plan also provides generic Rx drug coverage; free lab work when done at approved facilities; and free access to telemedicine providers.

As a member of the **First Health PPO Network**, you're encouraged to use your network of preferred doctors and facilities. In-network health care services will be provided at discounted costs. If you're unsure of your provider choices, visit firsthealthlbp.com. There is a phone number on your ID card you can call to find a preferred provider if you are out of town or there's an emergency.

See your **Summary Plan Description** for complete details.



The power of networks!

Special features of your Fundamental Care Plan



Generic Drugs

Fundamental Care covers Tier 1 generic drugs for a \$15 copay. Check your Rx formulary at alliednational.com/prescription-benefits for a list of the generics that are available. Brand drugs are available at a discount.

Lab Program

This program provides outpatient lab testing to at no charge. Just make sure you use and request a Quest Diagnostics facility or a doctor's office that sends the tests to a Quest Diagnostics, LabCorp or American Esoteric facility. If you are covered under a Health Savings Account (HSA) plan, you will receive lab services at discounted rates that will be automatically applied to your HSA deductible. Once the deductible is satisfied, lab benefits are paid at 100%.

MDLIVE

MDLIVE provides anytime access to board-certified doctors and pediatricians from where it's most convenient – home, office or on the go. You can have a virtual consult to diagnose non-emergency medical issues over the phone or through secure video on your computer or smartphone. Your telemedicine benefit gives you:

- 24/7 access to consult with a licensed physician by phone or video.
- \$0 consult fee and unlimited visits for all covered family members.
- Non-maintenance prescriptions written by a physician.

To activate your account, visit mdlive.com/myewellness or call 888-976-0802.

