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# **BENEFITS PRESENTATION**

2025





# Benefits Presentation

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## Agenda

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- Introduction
- Plan Options
- Plan Costs
- Your Insurance Card
- Pharmacy Benefits Management
- Dental and Vision
- FSA and DCAP
- Vault Cares Network
- Telemedicine
- Member Tools
- How to Enroll

### Your Benefits Contacts

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STL, HR Manager

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Your employer, **STL**, has partnered with **Vault Admin Services** as your benefits administrator for the 2025 plan year!

Vault Admin Services is a leader in health care insurance and is proud to offer customized health insurance benefit packages that offer immeasurable value for members - like you!

## What You Can Expect

- Efficient Healthcare Administration
- Streamlined Claims Processing
- Enhanced Member Support
- Timely Reimbursements
- Compliance and Privacy
- Significant Cost Reduction
- Customization
- Improved Health Outcomes



## STL Offers Three Plan Options:

	Gold Plan	Silver Plan	MEC Plan
<b>Employer Contribution</b>	STL provides a \$400/month contribution towards premium	STL provides a \$400/month contribution towards premium	STL provides a \$75/month contribution towards premium
<b>Deductible</b>	\$1,500 Individual/\$3,000 Family	\$5,500 Individual/\$11,000 Family	<p><i>This is a minimum essential coverage plan. Preventative and wellness appointments covered at 100%. Injury or illness appointments not covered.</i></p>
<b>Annual Out of Pocket Max</b>	\$4,000 Individual/\$8,000 Family	\$5,500 Individual/\$11,000 Family	
<b>Primary/Specialty Visit</b>	\$20 Copay/\$40 Copay	\$20 Copay/\$40 Copay	
<b>Preventative Care</b>	\$0 Copay (100% deductible waived)	\$0 Copay (100% deductible waived)	
<b>Telemedicine</b>	\$0 Copay	\$0 Copay	
<b>Urgent Care</b>	80% after deductible	80% after deductible	
<b>Emergency Room</b>	\$150 Copay	\$150 Copay	
<b>Inpatient &amp; Outpatient Surgery</b>	80% after deductible	80% after deductible	
<b>Labs</b>	80% after deductible	80% after deductible	
<b>Imaging (CT/PET Scans/MRI)</b>	80% after deductible	80% after deductible	
<b>Pharmacy</b>			
<b>Tier 1:</b> Generic	\$0 Retail/\$0 Mail Order	\$0 Retail/\$0 Mail Order	
<b>Tier 2:</b> Brand Name Formulary	\$10 Retail/\$20 Mail Order	\$10 Retail/\$20 Mail Order	
<b>Tier 3:</b> Non-Preferred/Non-Formulary	\$25 Retail/\$50 Mail Order	\$25 Retail/\$50 Mail Order	
<b>Tier 4:</b> Specialty Rx	20% of drug cost*	20% of drug cost*	

**For more detailed information, please review the Statement of Benefits.**

\*Deductible does not apply.

# Plan Rates & Premiums



Plan - Tier	Deductible	OPX	Total Monthly Premium	Employee Portion (Bi-Weekly Payroll)	Employee Portion (Weekly Payroll)
Gold – EE	\$1,500	\$4,000	\$781.98	\$176.30	\$88.15
Gold – EE+S	\$3,000	\$8,000	\$1,502.73	\$508.95	\$254.48
Gold – EE+C			\$1,363.58	\$444.73	\$222.36
Gold - F			\$2,149.47	\$807.45	\$403.72
Silver – EE			\$5,500	\$5,500	\$671.91
Silver – EE+S	\$11,000	\$11,000	\$1,247.23	\$391.03	\$195.51
Silver – EE+C			\$1,136.00	\$339.69	\$169.85
Silver - F			\$1,749.27	\$622.74	\$311.37
MEC – EE			N/A (MEC – Wellness Only)	N/A (MEC – Wellness Only)	\$75.00
MEC – EE+S	\$233.80	\$73.29			\$36.65
MEC – EE+C	\$217.72	\$65.87			\$32.94
MEC - F	\$262.25	\$86.42			\$43.21

**NOTE:** Employee portion bi-weekly and weekly rates above show STL contributions of \$400/Month for Gold and Silver plans and \$75/month for the MEC Plan.

The image shows a sample insurance card with four numbered callouts. Callout 1 points to the group information: Group Name: STL, Group #: XXXXXXX, Effective Date: 12/01/23. Callout 2 points to the member information: Member ID #: XXXXXXX, Member Name: XXXXXXXX XXXXXXXX. Callout 3 points to the pharmacy benefits information: RxBIN:XXXXXX, RxPCN:XXXXXXXX, RxGrp:XXXXXXXX. Callout 4 points to the footer: Benefits and Claims Administered by Vault Admin Services, LLC. Benefits and Eligibility: 866-202-0029. The card features the VAULT ADMIN SERVICES logo at the top left, the FAIROS logo in the center, and the FAIRXOS logo at the bottom right. The text 'POWERED BY OCCUNET.' is located below the FAIROS logo.

## Understanding Your Insurance Card

- 1 Your Plan Information
- 2 Your Family/Dependents included on the plan
- 3 Pharmacy Benefits Information
- 4 Vault Admin Services - Your Dedicated Support and Success Agent

## Frequently Asked Questions about ID Cards

**When can you expect your physical ID cards?** Members will receive ID cards within 7-10 business days after their effective dates.

**When will my temporary cards be available in the Member Portal?** ID cards will be available for viewing in the portal after 1.1.2025. An exact date has not yet been determined. When the time comes, please visit <https://www.mediconnx.com/MediClm/Login.aspx?clientid=2489> to download your cards.

## Simple Tools. Powerful Solutions.

FairosRx makes it easy for members to manage their pharmacy benefits. We know it's important for members to get answers, understand their benefits, save money, and fill their prescriptions quickly. If you have any questions about if your medications are covered, you can contact one of the expert member specialists anytime at 833.464.9600!

It's never been easier and more convenient to manage your pharmacy benefits. Access the FairosRx Member Portal online or on your mobile device. With these powerful tools, you may be able to save money on your prescriptions.



### Features Available to FairosRx Members:

- My Account
- Benefit Documents
- Frequently Asked Questions
- Medication Lookup
- Pharmacy Locator
- Prescriptions
- Member ID Cards
- Financial Information

### Formulary Lookup

The formulary can be accessed by logging into your FairosRx member portal account and selecting Benefit Documents.



## Delta Dental of Illinois PPO Platinum Plan

Rates	
<b>Employee Only</b>	\$29.05/month
<b>Employee + 1</b>	\$58.11/month
<b>Family</b>	\$90.55/month

- Plan includes all dental networks
- Plan pays 100% of all diagnostic & preventative work (class 1)
- Plan pays 80% of all restorative work (class 2)
- Plan pays 50% of all major restorative work (class 3)
- There is no waiting period for class 2 or class 3 procedures



## Delta Vision of Illinois Plan

Rates	
<b>Employee Only</b>	\$6.62/month
<b>Employee + 1</b>	\$12.90/month
<b>Family</b>	\$19.33/month

In-Network Member Costs	
<b>Exam with Dilation</b>	\$10 co-pay
<b>Frames</b>	\$130 allowance and 20% off balance over \$130
<b>Plastic Lenses</b>	\$25-\$65 dependent on type chosen
<b>Lens Options</b>	\$15-\$45 co-pay
<b>Contact Lenses</b>	\$0 co-pay or \$100 allowance



To learn more about your dental and vision benefits, please visit [www.deltadentalil.com/](http://www.deltadentalil.com/)





## Flexible Saving Account (FSA)

- Administered by Beneliance.
- Minimum contribution \$100.
- Max contribution \$3,300 (Per IRS Guidelines - 2025).
- Employees are eligible to carryover part of their balance to the next plan year.
- The carryover limit is determined yearly by the IRS

## Dependent Care Assistance Plan (DCAP)

- Administered by Beneliance.
- Minimum contribution \$100.
- Max contribution \$5,000 (Per IRS Guidelines - 2025).
- Employees are eligible to carryover a part of their balance to the next plan year.
- The carryover limit is determined yearly by the IRS.

*There is no employer (STL) contribution.*



## What is Vault Cares Network?

- Heavily vetted system of top-tier facilities and providers.
- Comprehensive range of medical specialties.
- Access to the highest quality treatments and services.
- Optimized member outcomes and satisfaction.
- Peace of mind and confidence in the healthcare journey.

## Errors Happen More Often Than You Think.

Vault Cares Network was founded to address the epidemic of misdiagnosis, over-utilization, and inappropriate care. These issues translate to significant errors in member treatment and outcomes, which are prevalent in every local market.

## Second Opinions Matter. Did You Know...

- 6%-9% of members are spending 80%-90% of plan dollars.
- 60% of all spine surgeries should never happen.
- 35% of all cancer is misdiagnosed.
- 33% of all solid organ transplants should never happen.
- 20% of all knees and hips do not require surgery.
- 40% of all cardiac bypasses are inappropriate.

## Help is Here.

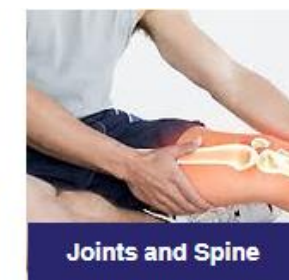
We offer comprehensive care solutions designed for minimal visits, prioritizing the comfort and convenience of our members. Our services include a wide range of treatments and surgical procedures. If you need help, raise your hand.



Cancer



Heart



Joints and Spine



Bariatric



Regenerative Medicine



Brain/Neurology



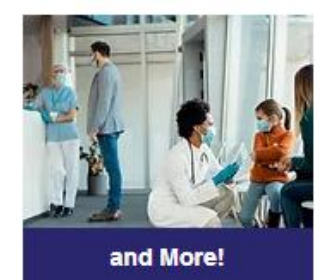
Pediatrics



Substance Abuse



Mental Health



and More!

## Virtual Care for the Entire Family



Smart  
Virtual Care



Virtual  
Primary Care



Mental Health  
& Counseling



Discounts on  
Prescriptions



Virtual  
Vet

- Access to board certified licensed medical doctors
- Available 24/7 365 days a year
- Eliminate unnecessary ER and urgent care visits
- Common treatments such as flu, respiratory, uti, allergies, and more!
- Up to 80% savings compared to other telehealth plans
- Free Rx discounts and easy refills
- 97% report feeling better following a call for mental health support

**Pricing for each consultation varies. Download the Clever Health app or scan the code shown to get registered!**

clever  health



## Member Portal

### Log in to access the following areas:

- Eligibility Records
- Claims
- Benefit Documents
- Provider Search (Coming Soon!)
- Other important information regarding your healthcare

Please click the button to access the Member Portal User Guide to create a new account for transparency into your health plan.

[Portal User Guide](#)

<https://www.mediconnx.com/MediCIm/Login.aspx?clientid=2489>



## Member Mobile App

### Your Ultimate Companion in Unlocking the Full Potential of Your Health Plan

With **Benefits Hero™**, you have a powerful ally that transforms the often complex world of benefits into a personalized, user-friendly experience. It goes beyond mere guidance; it's your partner in navigating the intricacies of your health plan, benefits, prescriptions, claims, telemedicine, ID cards, and more!

So, buckle up and let Benefits Hero lead the way to a world where your benefits work harder for you, elevating your overall well-being. Just see for yourself! [Download the Benefits Hero app](#) for a full view into your VAULT Health Plan!

#### Rewards

Earn rewards for activating your account and making smart health choices.

#### Centralized Benefits Access

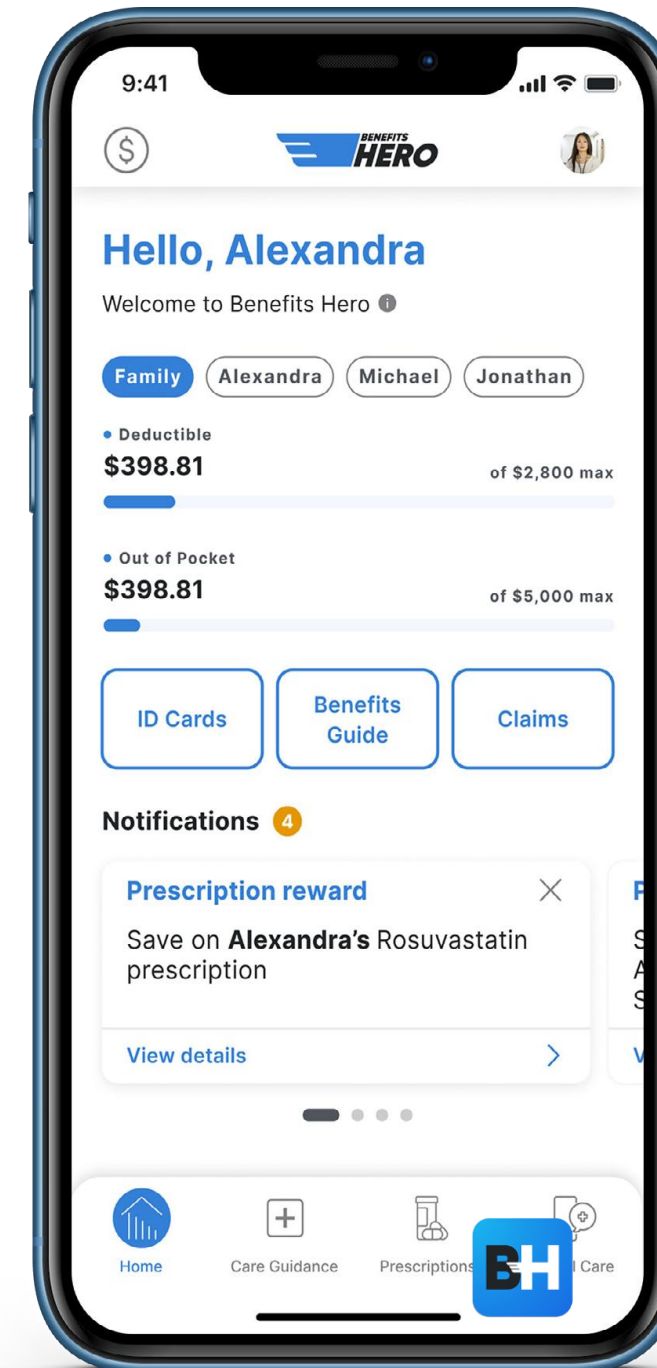
View ID cards, deductibles, claims, plan guidance, access your virtual care benefits, and more.

#### Personalized and Proactive Engagement

Save on healthcare costs and ensure high quality care with automated guidance from your health plan.

#### Integrated Guidance

Easily access valuable plan components like medical carve-outs, specialty solutions, and preferred pharmacies.



If you have questions about Benefits Hero or need help registering, please contact [Care@BenefitsHero.io](mailto:Care@BenefitsHero.io).

Download the Benefits Hero app for a full view into your VAULT Health Plan!



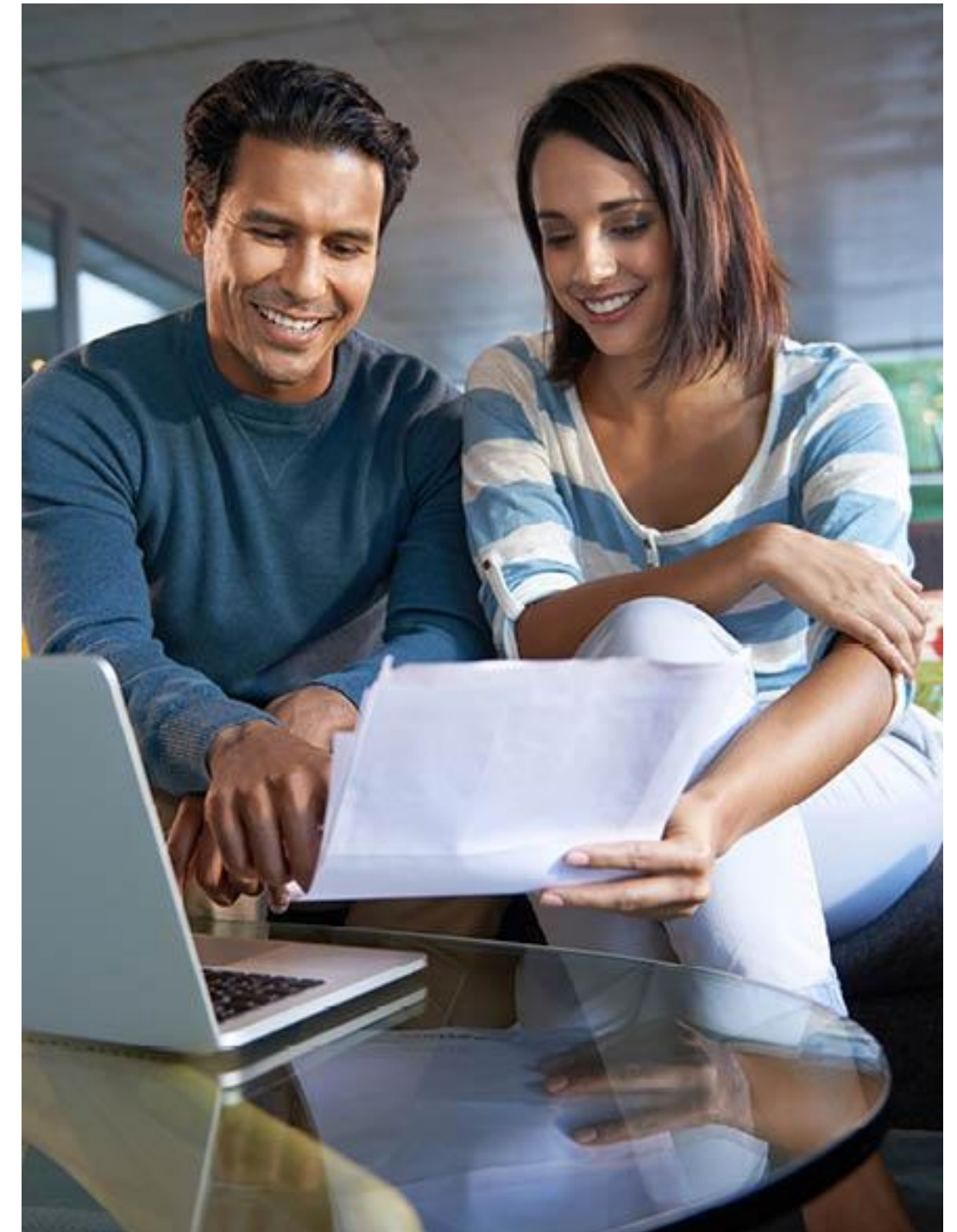
Your Human Resources Department at STL makes it easy for you to enroll in benefits!



**STEP 1:** Employees will complete a form.



**STEP 2:** Your HR Department will submit to the carrier.





# THANK YOU FOR YOUR PARTNERSHIP!

**Hannah Sparks**

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STAY CONNECTED

