



## EMPLOYEE BENEFITS GUIDE

NOVEMBER 1, 2011



**ROCK**  
C H U R C H



**ROCK**  
A C A D E M Y

*"The LORD is my rock and my fortress and my deliverer;  
My God, my strength, in whom I will trust;  
My shield and the horn of my salvation, my stronghold."  
- Psalm 18:2*



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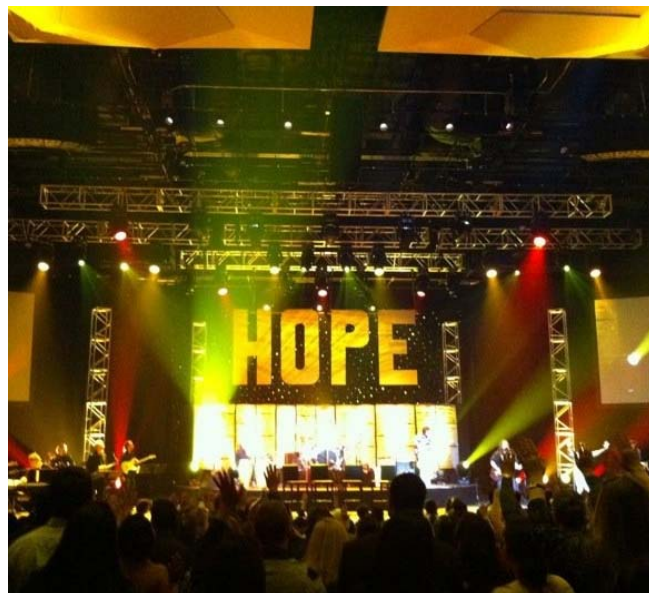
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# Eligibility

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## Eligibility

All regular full-time employees of the Rock Church working a minimum of 35 hours per week and employees of the Rock Academy working a minimum of 40 hours per week, are eligible for benefits the first of the month following date of hire.

Eligible employees may also enroll their eligible dependents in the medical, dental and vision. Due to Health Care Reform, the definition of dependent includes: spouse and unmarried/married child(ren) up to 26 years of age. Unmarried/married child(ren) includes the child(ren) placed under a “qualified medical child support order,” or adopted child(ren). Student status is not required.

If the covered dependent reaches the plan age limit, please notify the Human Resources Department immediately for COBRA information.

## Cost of Coverage

The Rock Church and the Rock Academy pays a 100% of the premium cost for our employee’s core Medical (Aetna Value HMO or Kaiser HMO), Dental, Vision, group Life/Accidental Death and Dismemberment, Long-Term Disability benefits and Employee Assistance Program as well as a portion of the dependent cost. Employee's are responsible for paying for a portion of the cost of covering their dependents and a small portion of the employee premium if they select the Aetna full HMO or Aetna PPO plan. The portion that you pay for medical, dental or vision is deducted from your paycheck on a pre-tax basis. This means that the income you use to pay for these benefits is not taxed, putting dollars back into your pocket. The specific cost of coverage is highlighted in yellow at the bottom of each benefit summary page.

## What happens if I waive Health Insurance Coverage?

If an eligible employee waives coverage in any of the medical, dental and vision benefits being offered, they will be forfeiting their eligibility, and will not be able to enroll until the next open enrollment period without a qualifying status change (see below).

## When You Can Enroll

Your coverage is effective on the 1st day of the month following date of hire. If you do not enroll for coverage during your eligibility period, you must wait until the next open enrollment period. You will automatically be enrolled in the group Life/AD&D, Long-Term disability (LTD) and Employee Assistance Program (EAP) when you are first eligible.

## Choose Carefully!

Your enrollment choices or declination of coverage when you are first eligible will remain in place until the next open enrollment period, unless you have a qualified status change as defined by the IRS. Examples of a qualified status change include:

- Marriage
- Legal separation
- Divorce
- Birth or adoption of a child
- Death of a dependent
- Change in your / your spouse's employment status
- Reduction of hours that changes your eligible status
- A substantial change in your benefits coverage or a spouse's
- A relocation that impacts network access



You must notify Human Resources within 31 days of the qualifying event. Benefit election decisions will then remain in force for the remainder of the plan year.

# Aetna Medical HMO Plan Highlights



BENEFIT HIGHLIGHTS	<b>AETNA LIMITED NETWORK HMO</b> <i>**Limited HMO does not include Scripps Clinics or select Medical Providers**</i>	<b>AETNA FULL NETWORK HMO</b>
Calendar Year Deductible	None	None
Out-of-Pocket Maximum	\$1,500 Individual \$3,000 Family	\$1,500 Individual \$3,000 Family
Lifetime Benefit Max	Unlimited	Unlimited
Office Visit- PCP Specialist	\$10 Copay \$10 Copay	\$15 Copay \$20 Copay
Routine Preventative Care Exam	No Copay	No Copay
Well Baby/ Well Women Exam	No Copay	No Copay
Outpatient Lab & X-Ray Complex Imaging (MRI, PET ect)	No Copay \$100 Copay	No Copay \$100 Copay
Emergency Room Visit	\$100 Copay Per Visit (Waived if Admitted)	\$100 Copay Per Admission (Waived if Admitted)
Urgent Care	\$35 Copay	\$35 Copay
Inpatient Hospital	No Copay	\$250 Copay Per Visit
Outpatient Surgery	No Copay	\$100 Copay
Chiropractic	\$10 Copay 20 visits /Cal. Year	\$15 Copay 20 visits /Cal. Year
<b>Prescription Drugs (up to a 30-day supply)</b> Generic Brand Non-Formulary	\$10 Copay \$20 Copay \$35 Copay	\$10 Copay \$20 Copay \$35 Copay
<b>EMPLOYEE MONTHLY COST</b> Employee Only Employee + Spouse Employee + Child(ren) Employee +Family	\$0.00 \$340.97 \$190.31 \$599.24	\$28.99 \$428.89 \$258.37 \$721.20

## NEED TO FIND AN AETNA PRIMARY CARE PHYSICIAN?

1. Log onto [www.aetna.com](http://www.aetna.com). It is best to register for a User Name and Password, but to search generally please use directions below.
2. Select "Find a Doctor." Under geographic information, please select the Zip, City or County you would like to search.
3. Use the drop down to select "Medical Provider" Category.
4. Under Provider Type, select "Primary Care Physicians."
5. If you selected the Limited Network HMO Plan, please select "**Aetna Value Network.**"
6. If you selected the Full HMO Plan, please select "**HMO.**"

*DISCLAIMER: This brochure is for illustrative purposes. Should there be a discrepancy in this brochure, the summary plan description will prevail.*

# Aetna Medical PPO Plan Highlights



BENEFIT HIGHLIGHTS	PPO	
	In Network	Out-of-network
Calendar Year Deductible	\$250 Individual \$500 Family	\$500 Individual \$1,000 Family
Out-of-Pocket Maximum	\$2,500 Individual \$5,000 Family	\$5,000 Individual \$10,000 Family
Lifetime Benefit Max	Unlimited	
Office Visit PCP Specialist	\$20 Copay; <i>Deductible Waived</i> \$25 Copay; <i>Deductible Waived</i>	40% after Deductible 40% after Deductible
Routine Preventive Care Exams	No Copay; <i>Deductible Waived</i>	40% after Deductible
Well Baby/ Well Women Exams	No Copay; <i>Deductible Waived</i>	40% after Deductible
Outpatient Lab and X-Ray Complex Imaging	20% after Deductible 30% after Deductible	40% after Deductible 50% after Deductible
Emergency Room Visit	\$100 Copay; then 20% after Deductible ( <i>Waived if Admitted</i> )	\$100 Copay; then 20% after Deductible ( <i>Waived if Admitted</i> )
Urgent Care	\$35 Copay; <i>Deductible Waived</i>	\$35 Copay; <i>Deductible Waived</i>
Inpatient Hospital	\$150 Copay; then 20% after Deductible	\$300 Copay; then 40% after Deductible
Outpatient Surgery	20% after Deductible	40% after Deductible
Chiropractic	\$25 Copay; 12 Visits / Cal.Year ( <i>Deductible Waived</i> )	Not Covered
Prescription Drugs (30-day supply)		
Generic	\$10 Copay	\$10 Copay + 50% of submitted cost
Brand	\$20 Copay	\$20 Copay + 50% of submitted cost
Non-Formulary	\$35 Copay	\$35 Copay + 50% of submitted cost
<b>EMPLOYEE MONTHLY COST</b>		
Employee Only	\$84.28	
Employee + Spouse	\$518.88	
Employee + Child(ren)	\$328.04	
Employee +Family	\$846.03	

## NEED TO FIND AN AETNA PPO PROVIDER?

1. Log onto [www.aetna.com](http://www.aetna.com), select "Find a Doctor."
2. It is best to register for a User Name and Password; however to search generally, use the drop down to select the "Medical Provider" Category.
3. Use the drop down to select Provider Type.
4. Under the Plan, select "**Managed choice® POS Open Access.**"

*DISCLAIMER: This brochure is for illustrative purposes. Should there be a discrepancy in this brochure, the summary plan description will prevail.*

## 24-Hour Informed Registered Nurse Line Please Call 24 Hours, 7 Days a Week!

- Learn more about health conditions
- Find out information on a medical test
- Get help preparing for a Doctor's Visit



**1-800-556-1555**

or

Log on [www.aetna.com](http://www.aetna.com)

## Complete a Health Risk Questionnaire for Free!

A Health Risk Questionnaire only takes 15 short minutes to complete. It includes questions about your general life style and health. You will receive an easy to understand report that outlines any potential risks that you may face and instant feedback on how you can start to improve your health and wellness. You can access a weekly confidential online program tailored just for you!

Start today by logging onto:

[www.aetna.com](http://www.aetna.com)

## Disease Management Program

- Learn how to manage your condition
- Support for more than 35 conditions
- Access online disease management programs
- Contact the dedicated disease management line toll-free, 24/7

To start the program place a request through your secure member website at: [www.aetna.com](http://www.aetna.com) or call **866-269-4500**

## Healthy Pregnancy and Baby with Beginning Right® Maternity Program

- Access Prenatal Care
- Preterm labor symptoms
- What to expect before/after delivery
- Newborn care
- Smoking cessation Program
- Variety of online resources on topics: reproductive health, menopause, migraines, pregnancy and baby care, depression and more!



[www.womenshealth.aetna.com](http://www.womenshealth.aetna.com)

### Accessing Your Personal Information is so easy with Aetna Navigator!!!

**Aetna Navigator** is your secure website for planning and managing your health and health care. To access your information, log on to [www.aetna.com](http://www.aetna.com), click "Member Log In" and enter username and password, or click on "register."

#### Easy to find information!

- **Need to print and ID Card?** Click "Get an ID Card" in the blue bar on the left. Choose member and card type. Click "View Card," and click "Print Temporary Card."
- **Coverage and Benefits:** Access coverage's and benefits, Cost of Care Tool, Discount Programs and Pharmacy Benefits
- **Claims:** Claim Explanation of Benefits (EOB's)
- **Care and Treatment:** Health Information
- **Health Records:** Personal Health Record, Health History Report and Health Assessment
- **Health Programs:** Disease Management, 24-Hour Nurse Line, Preventive Health Schedule



# Medical HMO Options

BENEFIT HIGHLIGHTS	KAISER HMO
Calendar Year Deductible	None
Out-of-Pocket Maximum	\$1,500 Individual \$3,000 Family
Lifetime Benefit Max	Unlimited
Office Visit- PCP Specialist	\$20 Copay \$20 Copay
Routine Preventative Care	No Copay
Well Child Exam– Preventive (through age 23 months)	No Copay
Outpatient Lab & X-Ray Complex Imaging (MRI, PET ect)	\$10 Copay \$50 Copay /Procedure
Emergency Room Visit	\$100 Copay (Waived if Admitted)
Urgent Care	\$20 Copay
Inpatient Hospital	No Copay
Outpatient Surgery	\$20 Copay Per Procedure
Chiropractic	Not Covered
Prescription Drugs (up to 30-day supply) Generic Brand Non-Formulary	\$15 Copay \$35 Copay Not Covered
<b>EMPLOYEE MONTHLY COST</b> Employee Only Employee + Spouse Employee + Child(ren) Employee +Family	\$0.00 \$259.22 \$162.35 \$470.81

**NEED TO FIND A KAISER PHYSICIAN?**

1. Log onto [www.kp.org](http://www.kp.org)
2. Typically, it is best to create a username and password to personalize your account. However, if you would like to search generally, select the "Locate our Services" tab.
3. Click "Selecting a Physician."
4. Use the drop down to select an area to search.
5. Select the clinical staff director or the facility directory to narrow your search.
6. Follow the prompts to help you narrow your search.





Your health and wellness is very important to Kaiser Permanente and The Rock Church and The Rock Academy. Having the tools and knowledge to help educate yourself and your family can empower you to make positive changes in your lifestyle and improve your overall wellness. If you are enrolled in the Kaiser plan, you can access free tools and resources regarding your health and wellness by logging on:

[www.kp.org](http://www.kp.org)

### Under My Health Manager access:

- ◆ Past visit information
- ◆ Access your medical record
- ◆ Access your plan coverage
- ◆ Order an ID card
- ◆ Sign up for e-newsletters
- ◆ Take a total health assessment
- ◆ Schedule appointments
- ◆ Email your doctor
- ◆ Act for a family member

### Health & Wellness:

- ◆ Live healthy
- ◆ Conditions & diseases
- ◆ Drugs & Natural Medicines
- ◆ Member programs & classes

### Live Healthy:

- ◆ Child and teen health
- ◆ Complementary care
- ◆ Fitness
- ◆ Healthy aging
- ◆ Men's health
- ◆ Mind and body health
- ◆ Nutrition and recipes
- ◆ Pregnancy and new baby
- ◆ Preventative care
- ◆ Quit smoking
- ◆ Weight management
- ◆ Women's health

### Complete a Total Health Assessment for Free!

A wellness assessment only takes 15 short minutes to complete. It includes questions about your general life style and health. You will receive an easy to understand report that outlines any potential risks that you may face and instant feedback on how you can start to improve your health and wellness. You can access a weekly confidential online program tailored just for you!



Start today by logging onto:

[www.kp.org](http://www.kp.org)

### Conditions & Diseases:

- ◆ Health Topics A to Z
- ◆ Symptom Checker
- ◆ Allergies

### Drugs & Natural Medicines:

- ◆ Drugs A to Z
- ◆ Drugs A to Z in Spanish
- ◆ Vitamins and Herbs

### Health Plans & Services:

- ◆ Member Discount Programs
  - Weight Watchers®
  - 10,000 Steps® Program Now
  - Complementary health and fitness programs



# Principal Financial Dental Plan Highlights

PLAN HIGHLIGHTS	EPO	PPO	
	First Dental Health	In Network	Non-Network
<b>Network Utilized</b>	First Dental Health	In Network	Non-Network
<b>Annual Deductible</b> Individual Family <i>Deductible waived for preventative</i>	\$50 \$150 Yes	\$50 \$150 Yes	\$50 \$150 No
<b>Plan Year Maximum</b>	\$1,500	\$1,500	
<b># Cleanings Per 12 Months</b>	2	2	
<b>Diagnostic &amp; Preventive</b> Office Visit 0120 Oral Evaluation 1110 Cleaning 0210 X-Rays	100% 100% 100% 100%	100% 100% 100% 100%	80% 80% 80% 80%
<b>Basic Procedures</b> 2140 Amalgam Filling 3310 Endodontics 4210 Periodontics	80% 80% 80%	80% 80% 80%	80% 80% 80%
<b>Major Services</b> 2740 Porcelain/ Ceramic Crown 5110 Complete Denture	50% 50%	50% 50%	50% 50%
<b>Orthodontics</b> 8080 Child (to age 19) 8090 Adult (age 19 and older)	50% 50% Up to \$1,500 Lifetime Maximum	50% 50% Up to \$1,500 Lifetime Maximum	50% 50% Up to \$1,500 Lifetime Maximum
<b>EMPLOYEE MONTHLY COST</b>			
Employee Only	\$0.00	\$8.13	
Employee + Spouse	\$30.42	\$46.36	
Employee + Child(ren)	\$43.97	\$59.56	
Employee +Family	\$85.38	\$110.66	



### TO FIND AN EPO DENTAL PROVIDER:

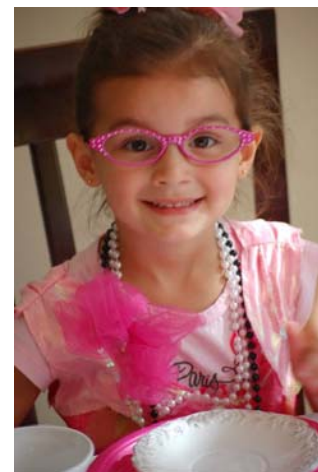
1. Log onto [www.principal.com](http://www.principal.com)
2. Under Quick Links, select Provider Directory. Then select, "Search for a Dental Provider."
3. Use the drop down to select the appropriate State and when prompted to select the specific network, select **FIRST DENTAL HEALTH EPO**

### TO FIND A PPO DENTAL PROVIDER:

1. Log onto [www.principal.com](http://www.principal.com).
2. Under "Quick Links," select "Provider Directory."
3. Select "Search for a Dental Provider."
4. Use the drop-down list to select California State, then select the drop-down list under "Specify a Network" and choose **FIRST DENTAL HEALTH PPO PLAN**. Follow the prompts to find a Dentist that will best suit your needs.

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	VISION PLAN	
	IN NETWORK	OUT-OF-NETWORK
<b>Frequency</b> Exams Lenses Contacts Frames	Once per 12 months Once per 12 months Once per 12 months OR Once per 24 months	
<b>Copayment</b>	\$10 Copay Exam \$25 Copay Materials	
<b>Exam</b>	Covered in Full	Up to \$40 Allowance
<b>Lens Allowance</b> Single Bifocal Trifocal	Covered in Full Covered in Full Covered in Full	Up to \$30 Allowance Up to \$50 Allowance Up to \$65 Allowance
<b>Frame Allowance</b>	Up to \$130 Allowance	Up to \$75 Allowance
<b>Contact Lenses</b>	Up to \$130 Allowance	Up to \$130 Allowance
<b>EMPLOYEE MONTHLY COST</b> Employee Only Employee + 1 Employee + 2 or more	\$0.00 \$5.47 \$10.81	



### NEED TO FIND A DOCTOR?

1. Log onto: [www.mesvision.com](http://www.mesvision.com)
2. To personalize your account, please complete the registry information and log in.
3. To search generally, select "Guest Provider Search."
4. Narrow your search by searching by address, name or location.
5. Find a complete listing of MES Individual Providers and also participating Retail Providers.

**NEW!!!!**

## New PPO Chiropractic, Acupuncture, Massage Therapy Plan from American Specialty Health Plan effective December 2011!!

**\$15 Copay,**

*(eligible for up to 30 visits per calendar year)*

#### Chiropractic:

- Initial new patient exam and established patient
- Follow up office visits with adjustments
- Adjunctive physiotherapy modalities and procedure
- X-Rays, radiological consultations and clinical lab studies and much more....

#### Dietetic Counseling Services:

- Initial dietetic assessment and consultation
- Follow-up dietetic assessment and consultation
- More than 80 covered medical conditions

#### Acupuncture Services:

- Initial new patient exam / established patient exams
- Adjunctive therapy and covered conditions: pain, nausea, and neuro-musculoskeletal disorders

#### Massage Therapy Services:

- Initial therapy assessment / established therapy
- Massage therapy sessions
- Covered conditions: Myofascial /Musculoskeletal disorders, musculoskeletal functional disorders, and/or pain syndromes

#### TO FIND AN ASHN PROVIDER:

1. Log onto [www.ashcompanies.com](http://www.ashcompanies.com)
2. Click on the "Find a Provider" section, use the drop down and select the Provider (Chiro, Acupuncture, ect.)
3. Use the drop down to narrow your search by City, State, Zip Code, Provider Name, ect

## Life/AD&D and LTD

LIFE INSURANCE and ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	
The Rock Church and The Rock Academy provides benefit eligible employees with Group Life and Accidental Death and Dismemberment (AD&D) insurance	
<b>Life Benefits:</b> (Amount of insurance equal to)	\$50,000
<b>AD&amp;D Benefits:</b>	\$50,000
<b>Benefit Maximum:</b>	\$50,000
<b>Dependent &amp; Spouse Benefit:</b>	<b>Spouse:</b> Flat \$5,000 <b>Child:</b> Flat \$500 Birth- 6 Months <b>Child:</b> \$2,000 6 Months- Age 21
<b>Age Reduction:</b> (Your Life insurance will reduce)	Reduces to 65% at age 65; to 50% at age 70
<b>Cost:</b>	The Rock Church and The Rock Church Academy pay 100% of the cost of the group Life/AD&D Plan

LONG TERM DISABILITY (LTD)	
Long-Term Disability (LTD) benefits help to provide monthly income if you become disabled and are unable to work.	
<b>Monthly Benefit Amount:</b>	60%
<b>Maximum Monthly Benefit Amount:</b>	\$12,000 \$10,000 Guarantee Issue
<b>Elimination Period:</b> (Calendar days)	90 days
<b>Cost:</b>	The Rock Church and The Rock Church Academy pay 100% of the cost of the group LTD Plan

## Employee Assistance Program (EAP)



**The Rock Church and The Rock Academy** believe in keeping a life/work balance, which is why employees and their dependents have access to an Employee Assistance Program through The Holman Group, and it is available at no cost for all employees. Employees are able to have **up to 6 professional face-to-face sessions** per family unit, per incident, per year. A variety of information and resources are available by **calling 1-800-321-2843**, 24 hours a day, 7 days a week

- Managing stress
- Handling relationship issues
- Balancing life and work
- Tobacco, alcohol, or drug cessation
- Controlling depression and anxiety
- Caring for children and/or aging parents
- Exploring career development options
- Dealing with conflict or violence
- Working through grief and loss issues
- Financial or legal consultation services



**Call Today! 1-800-321-2843**

Log on: [www.holmangroup.com](http://www.holmangroup.com)

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## ***Legally Required Notices***

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**CHILDREN'S HEALTH INSURANCE PROGRAM REAUTHORIZATION ACT (CHIPRA):** Effective April 1, 2010, the Children's Health Insurance Program Reauthorization Act of 2010 creates two new special enrollment rights for employees and their dependents. In addition to the special enrollment rights set forth above, all group health plans must also permit eligible employees and their dependent(s) to enroll in an employer plan if the employee requests enrollment under the group health plan within 60 days of the loss of coverage under Medicaid or a state child health plan. If you or your dependent(s) lose coverage under Medicaid or a state child health plan, you may request to enroll yourself and/or dependent(s) in our group health plan no later than 60 days after the date coverage ends under Medicaid or the state child health plan.

**COBRA CONTINUATION:** You and your eligible family members may be able to continue sponsored group health coverage under COBRA. You have 60 days from the date you lose coverage due to a qualifying event to apply for COBRA Continuation.

**HIPAA:** Among its specific protections, the Health Insurance Portability and Accountability Act (HIPAA) limits the use of pre-existing condition exclusions; prohibits group health plans from discriminating by denying you coverage or charging you extra for coverage based on your or your family member's past or present health condition and; Guarantees certain individuals who lose job-related coverage the right to purchase health insurance; and, Guarantees, in most cases, that employers or individuals who purchase health insurance can renew the coverage regardless of any health conditions of individuals covered under the insurance policy.

**NOTICE REGARDING NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT:** This notice is required by the Newborns' and Mothers' Health Protection Act of 1996 (NMHPA). Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child not less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending physician, after consulting with the mother, from discharging the mother or her newborn earlier than the 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization for the plan or issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

**WOMEN'S HEALTH and CANCER RIGHTS ACTS (WHCRA):** Medical plan options under The Rock Church and The Rock Academy, Welfare Benefit Plan, as required by the Women's Health and Cancer Rights Act of 1998, provide benefits for mastectomy related services including all stages of reconstruction and surgery to achieve symmetry between breasts, prostheses and complications resulting from mastectomy including lymphedema.

## ***Important Notice from The Rock Church and The Rock Academy About Your Prescription Drug Coverage and Medicare***

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Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with The Rock Church and The Rock Academy and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The Rock Church and The Rock Academy has determined that the prescription drug coverage offered by the Kaiser and Aetna medical plans is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

## ***Important Notice from The Rock Church and The Rock Academy About Your Prescription Drug Coverage and Medicare continued...***

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**When Can You Join A Medicare Drug Plan?** You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

**What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?** If you decide to join a Medicare drug plan, your The Rock Church and The Rock Academy coverage will [or will not] be affected. See below for more information about what happens to your current coverage if you join a Medicare drug plan.

Since the existing prescription drug coverage under [Insert Name of Plan] is creditable (e.g. as good as Medicare coverage), you can retain your existing prescription drug coverage and choose not to enroll in a Part D plan; or you can enroll in a Part D plan as a supplement to, or in lieu of, your existing prescription drug coverage.

If you do decide to join a Medicare drug plan and drop your The Rock Church and The Rock Academy prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back.

**When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?** You should also know that if you drop or lose your current coverage with The Rock Church and The Rock Academy and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### **For More Information About This Notice Or Your Current Prescription Drug Coverage...**

Contact the person listed below for further information or call Aetna Member Services at 877-402-8742 or Kaiser Member Services at 800.464.4000. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through The Rock Church and The Rock Academy changes. You also may request a copy of this notice at any time.

### **For More Information About Your Options Under Medicare Prescription Drug Coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

# **Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low Cost Health Coverage to Children and Families**

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If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **[www.insurekidsnow.gov](http://www.insurekidsnow.gov)** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance.**

**You may be eligible for assistance paying your employer health plan premiums. You should contact your State for further information on eligibility – The following information is current as of February 16, 2010.**

<b>CALIFORNIA – Medicaid</b>
Website: <a href="http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx">http://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_cont.aspx</a>
Phone: 1-866-298-8443

**Medicaid coverage is available in other states. For more information and a complete listing of all the states and state specific websites available, please log onto: [www.cms.gov/medicaideligibility](http://www.cms.gov/medicaideligibility). Under the download section, select the "List of State Medicaid Program Website," or "Contact Information for State Medicaid Offices."**

To see if any more States have added a premium assistance program since February 16, 2010, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Ext. 61565



# Carrier Contact Information

## Medical

Provider Name: **Aetna**  
Group Number HMO: US444873  
HMO Member Service #: 877.402.8742

Group Number PPO: 806442  
PPO Member Service #: 877.204.9186  
Website: [www.aetna.com](http://www.aetna.com)

## Medical

Provider Name: **Kaiser**  
Group Number HMO: 230788  
HMO Member Services #: 800.464.4000  
Website: [www.kp.org](http://www.kp.org)

## Dental

Provider Name: **Principal**  
Group Number: P94911-1  
Member Service #: 800.247.4695  
Website: [www.principal.com](http://www.principal.com)

## Vision

Provider Name: **MES Vision**  
Group Number: 26396  
Member Service #: 800.877.6372  
Website: [www.mesvision.com](http://www.mesvision.com)

## Life & Disability, LTD

Provider Name: **Assurant**  
Group Number: 5218999  
Member Service #: 800.733.7879  
Website: [www.assurant.com](http://www.assurant.com)

## Chiropractic & Acupuncture

Provider Name: **American Specialty Health Plan**  
Member Services #: 877.430.8092  
Website: [www.ashcompanies.com](http://www.ashcompanies.com)

## Employee Assistance Program

Provider Name: **The Holman Group**  
Group Number: EAP  
Member Service #: 800.321.2843– Ask for the Care Access Department  
Website: [www.holmangroup.com](http://www.holmangroup.com)

## Broker, Alliant Insurance Services

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