



## AMALGAMATED LOCAL 426 PROGRAM

### AN EXCLUSIVE MEMBER BENEFIT

#### About CapCare

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.

#### Background Information

CapCare, a Program Manager has partnered with leading industry experts to create a customized member benefits program (the Member Program) that utilizes a national PPO network (preferred provider organization) that incorporates state-of-the-art technological applications with dedicated concierge teams that provide program education, awareness, onboarding assistance and daily support to participants enrolled in the Member Program.

The Member Program is offered on an invitation only basis to qualified organizations including, but not limited to; (a) associations, (b) professional employer organizations (PEOs), (c) Co-Ops, and (d) other organizations that have businesses as members.



#### How does the Program Work?

- > Active employer members and/or their employees that are members of an approved Affiliated Association, PEO or such other dually authorized Membership Organization is eligible to participate in the Member Program.
- > Employees who choose to join, become Associate Members of Local 426, and will have access to benefits which include life insurance, accident, and health insurance as well as prescription benefits
- > An employee is eligible to participate if they are actively at work and paid by an employer that is a member of a CapCare Affiliated Association.
- > A sole proprietor is eligible to participate if they are actively working and can provide documentation showing legal formation and/or tax records.



#### A Comprehensive Membership Program for Groups as Low as One (1)

- > Access to a national PPO network
- > ACA compliant health benefits
- > Available to sole proprietors and 1099 contractors
- > Fully funded program
- > In-Network coverage in all 50 states, plus DC & Puerto Rico
- > 4 tier rates nationwide – No age rating, no census needed
- > Coverage cannot be denied (no pre-existing limitations)
- > 100% preventive care as required by the Affordable Care Act
- > Participants benefit from large group rates nationwide
- > Concierge access and support

#### Voluntary Life and Supplemental Health Plans

Empire-Anthem supplemental Health plans were designed to help protect their members for the unexpected. They provide peace of mind – and financial protection – by closing coverage gaps and providing benefits when they're needed most. These products provide fixed cash benefits directly to employees in the event they are faced with specific acute medical events. The benefits are independent of their core medical coverage and the member can use them for any reason.

No medical questions required to enroll, pays lump sum benefits when covered event happens, can help pay for out-of-pocket medical costs, extended continuation<sup>(1)</sup>, no pre-existing condition limitations<sup>(2)</sup> and cash benefit paid to you, so you decide how to use the money.

- > Empire Accident Plan
- > Empire Specified Disease Plan
- > Empire Hospital Indemnity Plan
- > Anthem Voluntary Life Plan (\$10K to \$100K benefit offered)

<sup>1</sup> Extended continuation may not be available in all states. Remains in place as long as the group policy is not terminated.

<sup>2</sup> Covered accidents or illness must occur after the effective date.



To receive additional information on the Member Benefit Program  
Contact: Member Benefit Representative | 833-287-4765 | capcareenrollment@concordmgt.com

**Caution:** The Member Benefits Program is not an insurance program and is not marketed or sold in the commercial market or through brokers. The Benefits Program is NOT an employer sponsored health plan, rather a member benefit that is offered through the employer's membership with a designated affiliated association or organization. Participants are accessing these member benefits by becoming an Associate member of Amalgamated Local 426. It is the sole responsibility of the employer and employee to review the summary of benefits coverage as well as the summary plan documents to understand the benefits being offered or selected. All program partners, Benefit Development Consultants, Business Facilitators and/or Member Benefit representatives are consultants and not brokers. These consultants are available to assist you with questions and provide education on behalf of the Member Benefit Program. An employee of employer does not have a contract with such consultants.

Plan Name	Deductible IN   OON <sup>(1)</sup>	Co-Insurance IN   OON <sup>(1)</sup>	Max Out-of-Pocket IN   OON <sup>(1)</sup>	Physician/Specialist Services IN   OON <sup>(1)</sup>	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 <sup>(1)</sup>
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 A50 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. The Program provides benefits for services and has entered into an agreement with one or more networks of hospitals and physicians, called PPO networks. Services for PPO providers are paid at 100% of the fee schedule contracted by Blue Cross Blue Shield with their participating providers. The Plan Administrator is the Board of Trustees of the Health Benefit Fund and contracts with various vendors to assist in the management of the program.

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#### About CapCare, Program Manager

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

Email: [capcareenrollment@concordmgt.com](mailto:capcareenrollment@concordmgt.com) | Phone: 833-287-4765