

your life
YOUR BENEFITS



UTAH EDUCATION ASSOCIATION
an affiliate of the
NATIONAL EDUCATION ASSOCIATION

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July 2010

2010 UEA NEW HIRE BasicMED

Offered by the Utah Education Association
and sponsored by Educators Mutual Insurance Association



Provided by the Utah Education Association in cooperation with the Alpine, Davis, Granite, Jordan, and Ogden Education Associations.

THE EDUCATORS MUTUAL BasicMED PLAN

Providing new UEA members with the health care coverage you need and the peace of mind you deserve—all at a cost you can afford.

WHAT IS NEW HIRE BasicMED?

The UEA's New Hire BasicMED is a health insurance plan that provides coverage for most of your basic medical needs during your first 60 to 90 days of employment. By limiting the annual maximum benefit, BasicMED gives you an affordable alternative to traditional major medical plans.

WHAT DOES NEW HIRE BasicMED COVER?

The plan covers everything a major medical indemnity plan would normally cover, including well care, surgery, emergency care, and even maternity costs. You can relax, knowing that primary health care needs and most medical services are covered up to the annual maximum benefit. Affordable dental and vision coverage is also available.

NEW HIRE BasicMED IS HASSLE-FREE PROTECTION.

The BasicMED plan is easy to use and utilizes Educators Mutual's large networks and deep discounts to help stretch your health care dollars. Unlike mini-med, discount, and reimbursement plans, the BasicMED plan pays claims directly to the participating provider, controlling costs, and eliminating administrative hassles and senseless paperwork.

	EMPLOYEE	EMPLOYEE + 1	EMPLOYEE + 2	EMPLOYEE + 3 or more
MONTHLY RATES	\$102.00	\$204.00	\$306.00	\$408.00
UEA Pays	\$77.00	\$77.00	\$77.00	\$77.00
UEA Member Pays*	\$25.00	\$127.00	\$229.00	\$331.00

*Effective July 1, 2010, if you have been hired in the Alpine, Davis, Granite, Jordan, or Ogden School Districts and are without health insurance coverage for the first 60-90 days of your employment, the UEA and its affiliates in the Alpine, Davis, Granite, Jordan, or Ogden Education Associations will jointly pay 80% of the cost of this New Hire BasicMED Plan for you. UEA membership required.

CHECKLIST FOR PARTICIPATION

- To be eligible for the plan you must complete and return a UEA membership form, and be a new hire with a participating school district in the new hire waiting period for medical insurance.
- Complete and return the contract requiring UEA membership for the entire year.
- Complete and return the enclosed BasicMED application.

SAVE ON YOUR PRESCRIPTION DRUGS WITH OUR PRESCRIPTION CARD

Educators Mutual plan participants enjoy savings up to 80% or more on retail and mail order prescriptions at over 41,000 locations nationwide. Even though the plan pays up to \$5 per prescription, you receive great discounts on your share of the cost by using your Educators Mutual card.

You will also benefit from discounts on non-covered drugs, which may include medication for wrinkles, balding, weight loss and smoking cessation. This includes all participating pharmacies.

CATEGORY	DRUG NAME	DISCOUNT PRICE	DOLLAR SAVINGS	% SAVINGS
Antianxiety	Alprazolam (Xanax Generic)	\$5.38	\$18.88	77.8%
Antidepressant	Fluoxetine (Prozac Generic)	\$13.88	\$64.56	82.3%
Antifungal	Cephalexin	\$13.24	\$27.21	67.3%
Arthritis	Celebrex	\$114.37	\$17.50	13.3%
Cholesterol	Lipitor	\$123.84	\$19.30	13.5%
Herpes	Valtrex	\$355.17	\$63.36	15.1%
Insomnia	Ambien CR	\$138.14	\$22.03	13.8%

Prices as of May 2009 for a 30-day supply at a retail pharmacy. Savings are based on a comparison of the cash price and the discount card price. Prices may vary by drug strength and by pharmacy.

PLAN BENEFITS INCLUDE:

- Prescription drug card
- Up to 3 physician office visits within the benefit period (\$25 copay)
- Urgent care & InstaCare visits (\$35 copay)
- Emergency care coverage of 75%
- Low individual deductible of \$500
- Plan period individual maximum coinsurance of \$2,500
- Preventive benefits before deductible
- Choose from over 6,000 local providers
- Cost saving protection and hassle free claims processing
- Maternity and prenatal care
- No reimbursements to hassle with
- Claims paid like traditional medical plans
- Immunizations for children under 2
- Coverage up to \$10,000 per person for the plan period



Educators Mutual

Your First Choice in Benefits

educatorsmutual.com

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