

2023 - 2024

YOUR Benefits

Become a Better Healthcare Consumer!

ID Cards

Can Be Found in
Your Online
Member Portals

Need Care Quick?

Utilize Your
Virtual Visits
Included in Your
Medical Plan!

Preventive
Services
are Covered at
NO COST

Presented for members of:



**Workforce
Connections**

Caravus is Always Here to
Advocate for **You.**

A group of people, including children and adults, are sitting on a wooden bench in a park. They are silhouetted against a bright, hazy sky. The scene is framed by trees on the left and right sides. The overall mood is peaceful and contemplative.

“Healthy citizens are the greatest
asset any country can have.”

- Winston Churchill

YOUR Essential DATES



The open enrollment period begins: **1/25/23**

Your plan selection(s) must be submitted by: **2/6/23**

Submit your plan selection(s) to: **CaravusConnect.com**

Your plan selection(s) will become effective on: **3/1/23**

Tip!

This is not a passive enrollment, **you must** make benefits selections during the upcoming enrollment period

Need Some Additional Direction?

[Click Here](#) to access a video that will guide you through making your benefits selections in Caravus Connect!



Or scan the below qr code with your phone camera!

New Hires

A new employee has the option to join the plan on the 1st of the month following date of hire. Dependent spouses and children may also join at this time.

This summary is for illustrative purposes only. Details are included in the actual contract and Certificate of Coverage.

Ready To Enroll?

[Click Here](#) to make your Benefits selections with Caravus Connect!



Or scan the below qr code with your phone camera!

PLAN

BASE

Traditional Plan
Plan 86VG6



Group #: SM2311 M002

Individual Deductible:	\$5,000	Family Deductible:	\$10,000
Coinsurance:	You Pay 0%, Carrier Pays 100%	Coinsurance:	You Pay 0%, Carrier Pays 100%
Out of Pocket Max:	\$6,500	Out of Pocket Max	\$13,000

Primary Care Office Visit Copay:	\$15
Specialty Office Visit Copay:	\$45
Virtual Visit: <i>Live Health Online</i>	No Cost
Lab:	Office/OP: Ded/Coins Freestanding/Reference Lab: No Cost
Urgent Care:	\$75 Copay / Deductible
Emergency Room:	\$300 Copay / Deductible
Deductible Responsibility Before RX Copays:	None
Prescriptions Cost:	\$10 \$35 \$70 25% to \$350
Rx Network Formulary:	Essential

Medical Insurance Rates

	Your Monthly Cost	Your Cost Per Pay Period
Employee:	\$209.98	\$96.91
Employee + Spouse:	\$671.95	\$310.13
Employee + Child/ren:	\$608.95	\$281.05
Family:	\$1,070.92	\$494.27

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PLAN

BUY UP

Traditional Plan
Plan 3 6VH0



Group #: SM2311

Individual Deductible:	\$2,000	Family Deductible:	\$4,000
Coinsurance:	You Pay 0%, Carrier Pays 100%	Coinsurance:	You Pay 0%, Carrier Pays 100%
Out of Pocket Max:	\$4,000	Out of Pocket Max	\$8,000

Primary Care Office Visit Copay:	\$15
Specialty Office Visit Copay:	\$45
Virtual Visit: <i>Live Health Online</i>	No Cost
Lab:	Office/OP: Ded/Coins Freestanding/Reference Lab: No Cost
Urgent Care:	\$75 Copay / Deductible
Emergency Room:	\$300 Copay / Deductible
Deductible Responsibility Before RX Copays:	None
Prescriptions Cost:	\$10 \$35 \$70 25% to \$350
Rx Network Formulary:	Essential

Medical Insurance Rates

	Your Monthly Cost	Your Cost Per Pay Period
Employee:	\$281.68	\$130.01
Employee + Spouse:	\$822.52	\$379.62
Employee + Child/ren:	\$748.77	\$345.59
Family:	\$1,289.60	\$595.20

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Additional MEDICAL Assets

Prescriptions



Research before pick up will save you a hiccup.

GoodRx



Before you take a trip to pharmacy, visit GoodRX.com to find the lowest drug prices available in your area. GoodRX also generates coupons that can be applied to your prescription purchase to further your cost savings.

*Caravus is not affiliated with any of these companies or services. They are referenced strictly as a means of convenience.



Therapy



Psychology Today

Where do I begin on my mental health journey?

Psychologytoday.com is an excellent online resource that connects individuals with mental health professionals and treatment options.

Health Coverage Overseas



Caravus has partnered with GeoBlue to offer international health coverage to travelers. This coverage is guaranteed issue if you currently have a primary medical policy in-force.

Additional Information

The following information is required for a free quote from GeoBlue: **age of traveler(s), zip code, dates of travel and destination.**

ATTENTION :

Caravus offers GeoBlue international health coverage as an option to avoid those upfront out-of-pocket expenses.

If you require medical attention overseas, your health insurance carrier will presumptively reimburse you for the upfront out-of-pocket expenses you would incur to receive care.

For more information on international travel coverage, please contact:

Dana Dreher
dreherd@caravus.com 314.259.5025

Laboratory Diagnostics



Stand alone lab facilities are just as accurate and much more cost effective than labs affiliated with a hospital system.



Quest
Diagnostics™



labcorp



Dental

MO-C104



Group #: SM2311D001

Annual Benefit Paid by Carrier:	\$2,000 per family member	
Annual Deductible Paid by You:	Individual: \$50	Family: \$150
Preventive:	You Pay: 0%	Carrier Pays: 100%
Basic:	You Pay: 20%	Carrier Pays: 80%
Major:	You Pay: 50%	Carrier Pays: 50%
Orthodontia Benefit	\$1,500 lifetime benefit	

	Your Monthly Cost	Your Cost Per Pay Period
Employee:	\$21.92	\$9.88
Employee + Spouse:	\$65.53	\$30.48
Employee + Child/ren:	\$74.89	\$34.80
Family:	\$120.59	\$55.89



For more information about your dental plan [click here!](#)

Vision

FS.B.10.10.150.150



Group #: SM2311V001

Eye Exam: Every 12 Months:	\$10 Copay
Frames: Every 24 Months:	\$150 / 20% Discount
Contact Lenses: Every 12 Months:	\$150 Allowance

	Your Monthly Cost	Your Cost Per Pay Period
Employee:	\$3.15	\$1.45
Employee + Spouse:	\$9.43	\$4.35
Employee + Child/ren:	\$9.50	\$4.38
Family:	\$17.89	\$8.26



For more information about your vision plan [click here!](#)

Tip!
Make sure your
beneficiaries
are up-to-date!



Plan # SM2311B001

Term

Benefit:	\$25,000
Guarantee Issue:	\$25,000
Age Reduction:	35% @ 65, 50% @ 70

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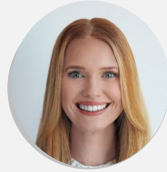
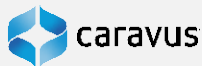
Your Contacts & MORE Information



We Get It.

Navigating your health insurance coverage can feel like being lost in a maze. We are here to knock down those maze walls and direct you to a clearer path.

We're here to advocate for you.



General Plan Benefit Questions
 Hannah De Rose ▪ Strategic Advisor
 Direct: 314.259.5060 ▪ deroseh@caravus.com



[Provider Search](#)
 (Blue Access Choice)



Claims & Billing Questions
 Hallie King ▪ Client Advocate
 Direct: 314.259.5057 ▪ kingh@caravus.com



[Prescription Search](#)
 (Essential)



ID Cards & Enrollment Changes
 Niece Swarengen ▪ Eligibility Analyst
 Direct: 314.259.5016 ▪ swarengenn@caravus.com



[Pharmacy Search](#)



Caravus Connect Contact
 Jonathan Stern ▪ Caravus Connect Advisor
 Direct: 314.259.5054 ▪ sternj@caravus.com



[Virtual Visits](#)



[Wellness Assets](#)

Tip!
 If you receive a bill from a carrier that doesn't seem right, contact Caravus before you pay!

Tip! If you call a carrier, make sure you have your personal information ready.

Carrier	Contact
Anthem MEWA	Member Services: 1-888-953-1754
	Member Portal: anthem.com/account-login



Before YOU ENROLL

If You're New to the Plan:

- Research how your prescriptions are covered
- Make sure your physicians are in-network

Having trouble navigating the carrier portal?

Contact your Caravus Client Advocate.

Having trouble choosing a plan?

Contact your Caravus Strategic Advisor.

How To

ENROLL

Login to your Caravus Connect account at caravusconnect.com




Having issues logging in or navigating the site? Contact your Caravus Connect Advisor

I'm Enrolled

WHAT'S NEXT?

- Your ID card(s) will arrive in the mail shortly after your enrollment is complete. When your ID card arrives, register your account on the carrier member portal.
- Provide your new ID card to your physician(s) and pharmacy(s) at your first visits after the effective date of your new benefits.
- Familiarize yourself with how to access the carrier virtual visits so you are prepared when an opportunity to use a virtual visit arises
- Monitor your medical and prescription claims on your carrier member portal throughout the year, have questions call your client advocate





TAKE CARE OF YOURSELF & ...

Be Well.