



Benefit Plans Available Through PCIL: - *PCIL Advantage Plan* -

- No Pre-Existing Condition Limitations
- Guarantee Issue
- No Deductibles or Co-Insurance
- Prescription Drug Benefits
- Discounts Available With Network Provider

Employee Benefit Programs Include:



- Doctor's Office Visits
- Wellness Exams
- Accidental Injury Care
- Hospital Stays
- Diagnostic Tests, X-Rays, & Lab Work
- Surgical & Anesthesia Benefits
- Critical Illness
- PPO Network
- Life Insurance
- Prescription Drug Card

This is an excellent opportunity to purchase affordable basic medical coverage.

Please Call 1-800-481-9979 to Enroll Today!

Your coverage will become effective the 1st of the month following 30 days after enrollment.

Northeast PA Center for Independent Living in partnership with



To All Attendants: We are very excited to introduce a new package of HEALTH BENEFIT PLANS. **The TransChoice® Group Voluntary Limited Benefit Medical Plan** provides **immediate first dollar coverage** with **no deductibles** and **no coinsurance requirements**. This health plan is **fully insured** with **limited network restrictions** (Network use is required for the Non-Insurance Prescription Plan, New Benefits Card, and PPO Network Benefit Program), offered by Key Benefits Administrator, Inc. Benefits are paid directly to the provider, unless the insured elects for reimbursement of medical benefits.

Included in both plans is the Prescription Plan, New Benefits Card, and PPO Network Benefit Program!

PHARMACEUTICAL BENEFITS - BEST Rx - Provided by Rx Options, Inc. - Network Use Required

- Select Generic Drugs** - \$10, \$20, or \$50 tier (30-day supply)
- Select Brand Name Drugs** - \$10, \$20, or \$50 tier (30-day supply)
- Non-Select Brand and Generic Drugs** - Discounts averaging 19% off the average wholesale price (30-day supply)
- No Annual Maximum, No Deductibles, and No Claim Forms**

"NEW BENEFITS" CARD - This program offers attendants discounts on health services and provides them with access to medical information

- Health Service Discounts:** **Vision** - Save up to 60% **Hearing** - Save up to 50% (Network use required)
- Medical Information:** Access to a 24 hour **Nurse Hotline** Access to **Counseling services** and **discounted referrals**

PPO BENEFIT - NATIONAL PREFERRED PROVIDER NETWORK (NPPN) - Members have access to a **PPO Network**, which provides discounts on **Hospital** and **Physician** services. Using the **PPO Network** may lower out-of-pocket medical expenses. The **NPPN network** is comprised of more than 450,000 **physician** locations, nearly 4,000 **acute care** facilities, and more than 65,000 **ancillary care** provider locations. Discount available when using a network provider.

PCIL Advantage Plans	PREFERRED	ELITE
Doctor's Office Visits • Calendar Year Maximum	Pays \$50 per Visit, Maximum 5 Visits	Pays \$75 per Visit, Maximum 5 Visits
Preventive Care • Calendar Year Maximum	Pays \$75, After 6 Month Wait 1 Visit Per Year	Pays \$100, After 6 Month Wait 1 Visit Per Year
Accident Benefit • Calendar Year Maximum	Up to \$300 per Occurrence, Maximum 5 Accidents	Up to \$500 per Occurrence, Maximum 5 Accidents
Diagnostic, X-Ray, and Lab • Calendar Year Maximum	Pays \$50 per Visit, Maximum 3 Testing Days	Pays \$75 per Visit, Maximum 3 Testing Days
Surgical Benefit	Pays \$1,000 per Surgery (According to a Schedule)	Pays \$1,500 per Surgery (According to a Schedule)
Anesthesia Benefit	20% of Surgical Benefit	20% of Surgical Benefit
Daily In-Hospital • Calendar Year Maximum	Pays \$200 per Day, 30 Days per Confinement	Pays \$400 per Day, 30 Days per Confinement
Critical Illness and Subsequent Critical Illness	Not Available	Pays \$2,500
Life and AD&D Insurance • Attendant • Spouse (Life Only)	\$5,000 \$2,500	\$5,000 \$2,500
Weekly Rates		
Attendant:	\$15.15	\$21.60
Attendant + Spouse:	\$23.90	\$36.03
Attendant + Child(ren):	\$23.21	\$34.34
Family:	\$31.96	\$48.76

The TransChoice® plans are underwritten by Transamerica Life Insurance Company, Home Office, Cedar Rapids, IA.

IMPORTANT NOTICE

This is a Benefit Plan highlight sheet and is not intended to be a complete or legal description of the program of benefits. Complete information is available immediately upon request before you enroll through your employer and will also be provided to you in the certificate of insurance or member benefit booklets for the various programs in which you may voluntarily choose to participate. This program is not intended to replace, nor do we recommend that it replace any comprehensive program of insurance in which you currently participate, or are considering participation in.