

**IAG Health Benefits  
2024-2025  
Effective July 1, 2024**



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A BENEFIT PACKAGE DESIGNED JUST FOR YOU



# Agenda

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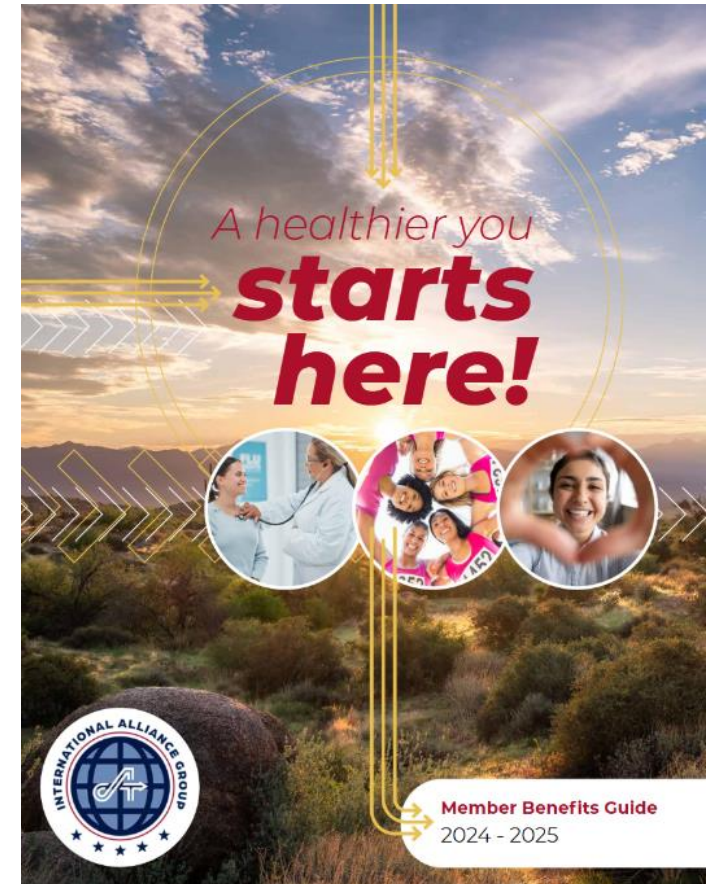
- Overview of new IAG benefits effective July 1, 2024
- Review your benefit plans in detail
- Share resources to help you access your benefits
- Question & Answer opportunity



# What are my Benefits?

Your 100% covered benefits include:

- Medical, Dental and Vision
  - o New Plan Administrator HealthComp
- Employee Assistance Program (EAP)
  - o SupportLinc
- \$25,000 Life Insurance and AD&D Benefit





# Why do I have IAG Benefits?

- IAG ensures U.S. Department of State compliant coverage for J1 Visa holders:
- At a minimum, the benefit plan:
  - Cannot exceed a \$500 deductible per accident or illness
  - Must cover medical benefits of at least \$100,000 per accident or illness
  - Must cover expenses associated with the medical evacuation of an exchange visitor to their home country in the amount of \$50,000 (IAG covers \$100,000 Maximum)
  - Must include repatriation of remains to home country in the amount of \$25,000 (IAG covers \$50,000 Maximum)





# Medical - Terms to Know

## Copay

The fixed dollar amount you must pay directly to a medical provider at the time certain covered services are received, such as office visits or prescription drugs.

## Deductible (\$500 per coverage year)

The fixed dollar amount you must pay for covered services each coverage year before the insurance company begins to pay benefits.

## Coinsurance

Sharing, between yourself and the medical plan, of the cost of covered services after you have paid the deductible.

## Out-of-Pocket Maximum

The maximum dollar amount you have to pay under the terms of the insurance company's contract in a coverage year for covered services. Note that you would be responsible for anything exceeding the Plan's Allowable per Benefit Maximum or Coverage Year Limit should you reach that limit within a Plan Year

# HealthComp Medical Benefits

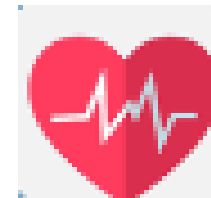


## Open Network - See Any Doctor

- **Coverage Year Limit** - \$1,000,000
- **Deductible** – \$500 per plan year, Medical only
- **Coinsurance** – 20%
- **Out-of-Pocket Maximum** – \$5,000 per plan year  
Coinsurance applies. Deductible and Copays do not apply.
- **Office Visit** – \$30 copay (New for 24-25)
- **Specialist Visit** - \$50 copay (New for 24-25)
- **Preventive Care** – paid at 100%

- **Urgent Care** - Deductible, then \$75 copay and 20%
- **Emergency Room** – Deductible, then \$250 copay and 20%; copay waived if admitted
- **Inpatient/Outpatient Hospital Services**- Deductible, then \$50 copay and 20%

**BENEFITS RUN ON A PLAN YEAR BASIS JULY 1 – JUNE 30**





# FairosRx Prescription Benefits

## Prescription Drugs\*

Generic

### 30 Day Supply

\$15 copay

### 90 Day Supply

\$30 copay

Preferred brand

\$30 copay

\$60 copay

Non-preferred brand

\$45 copay

\$90 copay

Specialty

\$75 copay

N/A

\*Deductible does not apply to prescription benefits,







- Talk to a real doctor, 24/7. No need to schedule an appointment or limit your visits.
- Save money and time, while avoiding costly trips to a doctor's office, urgent care or ER.

### When should I use Teladoc?

- Instead of going to the ER or an urgent care center for a non-emergency issue
- During or after normal business hours, nights, weekends and holidays
- If your primary care physician is not available
- If traveling and in need of medical care

### How much does it cost?

- There is no consultation fee to use this service

### What can be treated?

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Constipation
- Diarrhea
- Ear Infection
- Fever
- Headache
- Insect Bite
- Joint Aches
- Nausea
- Rashes
- Sinus Infection
- Sore Throat
- UTI
- And more!





# Dental Benefits

## CIGNA NETWORK, Classic PPO

You will have access to use any provider you prefer, though dentists within the Cigna network will give you the best benefit.

**Annual Plan Maximum** - \$1,500

**Deductible\*** - \$50/individual  
\*waived for preventive services

**Preventive Services** – covered at 100%  
Oral exams and X-rays  
Sealants and Cleanings

**Basic Services** – covered at 80%  
Fillings  
Simple Extractions

**Major Services** – covered at 50%  
Bridges  
Dentures  
Crowns  
Implants



**BENEFITS RUN ON A PLAN YEAR BASIS JULY 1 – JUNE 30**

You can find a dentist at [www.cignadentalplans.com](http://www.cignadentalplans.com)



# Vision Benefits

## Open Network – See Any Doctor

### ■ Eye Exam

- \$10 copay each Plan Year

### ■ Frames

- \$25 copay each Plan Year
- \$130 allowance

### ■ Lenses (per pair)

- Standard covered after \$25 copay each Plan Year

### Contacts (in lieu of frames and lenses)

\$60 copay for fit & follow-up exam each Plan Year, \$130 Allowance



**BENEFITS RUN ON A PLAN YEAR BASIS  
JULY 1 – JUNE 30**

# Employee Assistance Plan (EAP) Benefits



- **100% Confidential**
- **Face-to-face Counseling Sessions**  
Up to 5 short term counseling sessions per year, which includes assessment, referral and crisis services



- **Telephonic Consultation**  
Unlimited access – 24/7/365  
Dependents residing in the employee's household are covered
- The EAP is available at no cost to the employee or family member



Download  
the mobile  
app today!



1-888-881-5462



[supportline.com](https://supportline.com)

group code:

[internationalalliancegroup](https://internationalalliancegroup.com)



# I received a Bill, what do I do?

Click this link on IAG Benefits Home Page: [https://capficonsulting.com/iag-2024-2025/Fairos\\_Balance-Bill-next-steps.pdf](https://capficonsulting.com/iag-2024-2025/Fairos_Balance-Bill-next-steps.pdf)

## How to Pay Your Medical Bill

- Compare the price of your medical bill to your Explanation of Benefits (EOB) before making any payment.
- You will receive your EOB in the mail.
- If the price of your medical bill matches your patient's responsibility on the EOB, you can pay the bill.
- If the price of your medical bill does not match your patient's responsibility on the EOB, this is a balance bill.



## If You Receive a Balance Bill, Follow These Steps

- Call HealthComp at 800-843-3831 to confirm you have a balance bill.
- HealthComp will confirm & then transfer you to your personal member advocate at Fairos.
- You will know your Fairos Advocate's name and have direct access to them via phone & email.
- Your Advocate will set you up on the Fairos portal so you can track the status of your balance bill.
- Expect frequent updates from your Fairos Advocate at a minimum of every 15 calendar days until it's resolved.

# Where can I find my Benefit information?



Access the IAG Benefits Page at: <https://capficonsulting.com/iag-2024-2025/>

<a href="#">Home</a>	<a href="#">Benefits Guide</a>	<a href="#">Plan Information</a>	<a href="#">How to Access Benefits</a>	<a href="#">J2 Options</a>	<a href="#">FAQs</a>	<a href="#">Contact Info &amp; Links</a>
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## Member Benefits

International Alliance Group is proud to offer you a rich benefits package to include medical, dental and vision care as well as life insurance, all at no cost to you.

### GUIDE TO YOUR BENEFITS



- This booklet highlights important features of International Alliance Group's benefits for eligible J-1 teachers. While efforts have been made to ensure the accuracy of the information presented, in the event of any discrepancies your actual coverage and benefits will be determined by the legal plan documents and the contracts that govern these plans.
- Questions? Contact the carrier directly at the phone number and website provided on page 20 of the [Benefits Guide booklet](#). You may also contact [benefits@iagusa.org](mailto:benefits@iagusa.org).

### 2024-2025 BENEFITS PRESENTATION



[Open the presentation in new window](#)



2024 - 2025  
Member Benefits Guide





# Where do I start?

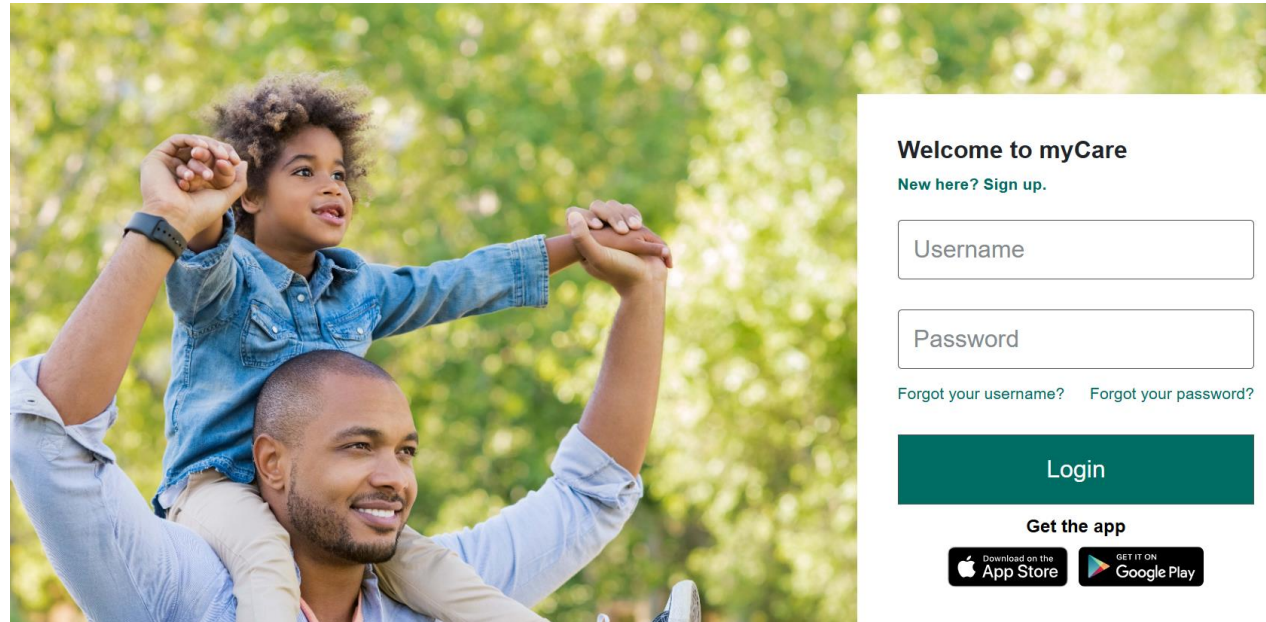
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- ❖ Visit <https://mycarehc.com/iag/> and click "New here? Sign up."
- ❖ You will need your member ID number from your ID card to register; **using your SSN to register will not work.**
- ❖ **Two ID cards will be mailed to you before June 30<sup>th</sup>**; one card is for the Medical and Vision, while the second card that says "Cigna" is your Dental ID card.
- ❖ If you do not receive your ID cards before June 30<sup>th</sup>, please call HealthComp at 800.843.3831 or contact IAG at [benefits@iagusa.org](mailto:benefits@iagusa.org).
- ❖ When you register, you'll have access to the [myCare Member Portal](#) for helpful tools to view your benefits including finding healthcare providers and scheduling appointments.



# Where do I start?

- ❖ Visit <https://mycarehc.com/iag/> and click "New here? Sign up."
- ❖ You will need your member ID number from your ID card to register; using your SSN to register will not work.
- ❖ Two ID cards will be mailed to you before June 30<sup>th</sup>; one card is for the Medical and Vision, while the second card that says "Cigna" is your Dental ID card.





# Where do I start?

Check out a YouTube video introducing the myCare member benefit site:

<https://youtube.com/watch?v=YulclCqydvE>

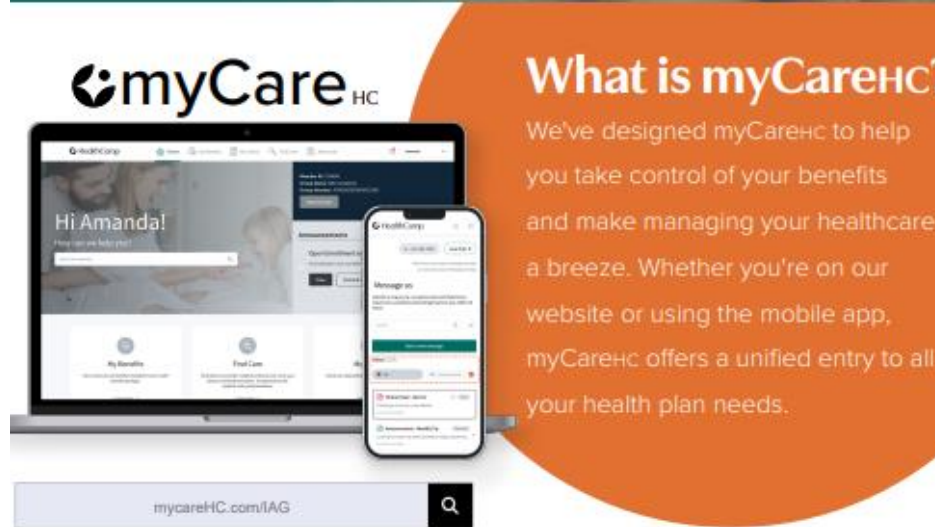


HealthComp

## myCareHC

Your all-in-one healthcare platform

HealthComp is here for all your health benefits needs. We're committed to simplifying your healthcare journey and will support you every step of the way.



### What is myCareHC?

We've designed myCareHC to help you take control of your benefits and make managing your healthcare a breeze. Whether you're on our website or using the mobile app, myCareHC offers a unified entry to all your health plan needs.

### Here are some things you can do on myCareHC:

- Digitally access your ID cards
- View and manage claims
- Review your available benefits
- Search for providers and compare pricing
- Communicate with Member Services through the message center or live chat
- Receive relevant program recommendations based on your needs

Download the myCareHC app



SCAN ME



# Contact Info & Links

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## Medical

### HealthComp

Medical, Dental and Vision Plans

800.843.3831

[mycarehc.com/iag](https://mycarehc.com/iag)

Member ID # on ID card is needed to "Sign Up"

### Fairos

Prescription Benefits

833.464.9600

[FairosRX.com](https://FairosRX.com)

## International Alliance Group

[benefits@iagusa.org](mailto:benefits@iagusa.org)

## SupportLinc

Employee Assistance

888.881.5462

# Questions

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**What Questions can we help answer?**