

Feeling Sick?

Here's how to find care.



Medical benefits provide you access to quality health care. International Alliance Group offers a very rich medical plan provided through HealthComp. Enrolled members have access to use a national network, with claims processing and customer service being provided by HealthComp.

To contact HealthComp, please go to myCareHC.com/iag or call 800-843-3831.

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

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.

HEALTHCARE AT YOUR FINGERTIPS

As your health benefits administrator, HealthComp is committed to providing you with the right tools to easily navigate your health plan.

Forget your ID cards? No problem.

You can easily access digital versions of your ID cards at any time with our mobile app. Just scan the QR code below or search for "myCareHC" in the Apple App Store or Google Play.

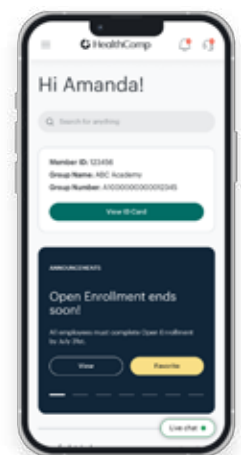
You can also access them by setting up your account at mycareHC.com/IAG

Here are just a few things you can do with HealthComp:

- Make sense of your benefits
- Find in-network doctors
- Schedule appointments
- Understand how claims are processed
- Get connected to the right programs at the right time
- Free access to a licensed clinical team:
Certified nurses · Licensed dietitians · Social workers · Other clinical specialists



Download the
myCareHC app or
visit our website



Medical Plan Information

HealthComp - Medical Benefits | FairosRx - Prescription Benefits

Open Network

Coverage Year Limit \$1,000,000

Deductibles

per Covered Person \$500 per Plan Year (Medical only)

Coinsurance 20%

Out-of-Pocket Maximum

per Covered Person \$5,000 per Plan Year
Coinsurance applies. Deductible and Copays do not apply.

Hospital Services

Inpatient Hospital Deductible, then \$50 copay and 20%

Outpatient Hospital Deductible, then \$50 copay and 20%

Emergency Room Deductible, then \$250 copay and 20%; copay waived if admitted

Urgent Care Deductible, then \$75 copay and 20%

Routine Services

Office Visit \$30 copay

Specialist Visit \$50 copay

Preventive Care Paid 100%

Prescription Drugs*

	30 Day Supply	90 Day Supply
Generic	\$15 copay	\$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,

Other Covered Services

Emergency Medical Evacuation Maximum benefit up to \$100,000 per coverage year

Emergency Family Travel Arrangements Up to a maximum benefit of \$1,500 for one person

Repatriation Maximum benefit up to \$50,000

Accidental Death & Dismemberment Principal sum up to \$10,000 for insured employee; \$5,000 for spouse, \$1,000 for child(ren)

Global Assistance Services Emergency medical and travel assistance services provided, including coordination of all evacuations and repatriations if needed

All Benefits run on a Plan Year basis, July 1 - June 30