

Vault Medical Plans

Frequently Asked Questions



WellPremium Plan

- **What is the deductible on the WellPremium Plan?**
There is a \$0 deductible.
- **Is this a guaranteed-issue plan?**
Yes, this is a guaranteed-issue plan.
- **Are there any pre-existing condition exclusions?**
No.
- **Is this plan more expensive if I am a smoker?**
No.
- **Can I enroll in the benefits at any time during the plan year?**
Yes.
- **Where can I get additional information regarding covered prescriptions and costs?**
Your prescription benefits include over 200 prescriptions at a \$0 drug cost and non-preferred drugs at a discount.
- **How do I see if my prescriptions are covered and what I will be charged to fill the prescription?**
Visit www.truscript.com to search for your prescription.
- **How do I find a doctor in my network?**
Go to www.yourproviderlookup.com.
- **If I enroll, will I get my ID Card in the mail?**
Yes. After you enroll you can expect to receive your ID Card and welcome packet in the mail.
- **Are my x-rays, MRI's, and labs covered?**
Yes. Please see the schedule of benefits to reference the copay you will be charged for each benefit listed above.
- **What if I have to go to urgent care?**
Urgent care is covered under this plan at a copay of \$75.00 per visit.
- **What is the out-of-pocket maximum for this plan?**
The out-of-pocket maximum for this plan is \$7,900 per enrolled person.

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WellPremium Plan *(continued)*

- ***Is telemedicine included in this plan?***
Yes. Telemedicine is included in this plan. You can call a doctor anytime, 24/7, at no cost to consult with a medical professional.
- ***Are there any exclusions to this plan?***
Yes. Please reference the full schedule of benefits for a list of all the exclusions and limitations of this plan.
- ***Is hospitalization, emergency room, or surgery covered under this plan?***
No. There is no plan coverage for hospitalization, emergency room, or surgery claims.
- ***Is there any out-of-network coverage for this plan?***
No. You must see a provider in network to access coverage under this plan.
- ***Can I cancel my coverage?***
Yes. You can cancel your coverage by calling the customer service department and cancelling your plan.
- ***Is there a waiting period to use any of the benefits once my coverage is effective?***
No.

WellPremium Medical Enhanced 2.5 and 5.0

- ***Are the WellPremium benefits included with this plan?***
Yes. All WellPremium benefits, including the prescription coverage and telemedicine are included in this plan.
- ***Are these guaranteed issue plans?***
Yes, they are guaranteed issue plans.
- ***Can I enroll in the benefits at any time during the plan year?***
Yes.
- ***Can I cancel my coverage?***
Yes. You can cancel your coverage by calling the customer service department and cancelling your plan.
- ***Is there a waiting period to use any of the benefits once my coverage is effective?***
No.
- ***Is there a deductible with this plan?***
Yes. There is a deductible for each of the WellPremium Medical Enhanced plans. Please note that the deductible does not apply to any of the benefits or prescription coverage under the WellPremium plan. The deductible only applies to the benefits included in the WellPremium Medical Enhanced 2.5 and 5.0.

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WellPremium Medical Enhanced 2.5 and 5.0 (continued)

- ***When does my deductible reset if I enroll in the middle of the plan year?***
Your deductible resets on January 1 of each year.
- ***Are there pre-existing conditions?***
Yes, there is a 12-month pre-existing condition exclusion. Please see the full schedule of benefits for the definition of the pre-existing condition exclusions in the plan.
- ***Is hospitalization, emergency room, or surgery covered under this plan?***
Yes. After the deductible is met, there is 80/20 coinsurance coverage for hospitalization, emergency room, and in-and-out patient surgery. Please note, all benefits under this plan utilize 140% reference-based pricing.
- ***What does 80/20 coinsurance mean and how does it apply to me?***
80/20 coinsurance means that you will be responsible to pay for 20% of the total claim after you have met your deductible amount for the plan you selected.
- ***Are there any exclusions to this plan?***
Yes. Please reference the full schedule of benefits for a list of all the exclusions and limitations of this plan.
- ***Are chemotherapy and dialysis covered under this plan?***
Yes at 80/20 coinsurance after you meet your plan deductible.
- ***Are maternity benefits covered under this plan?***
No.
- ***Is the plan more expensive if I am a smoker?***
No.
- ***Is there an out-of-pocket (“OOP”) max on this plan? If so, there a separate OOP max for the WellPremium and the WellPremium Enhanced plans?***
Yes, there is an OOP max for the WellPremium Enhanced plan. The WellPremium Enhanced OOP must be met separately from the WellPremium OOP max of \$7,900. Please see the schedule of benefits for each of these plans for the OOP max.
- ***Is the deductible included in the OOP max?***
Yes.
- ***Is there an OOP Max that must be met individually for each person enrolled in the plan?***
Yes.

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