

WORKMEN'S CIRCLE/ARBETER RING

Doctor & Hospital Insurance for Our Members!

Workmen's Circle/Arbeter Ring

National Headquarters

45 East 33rd Street, New York, NY 10016

Our member benefit program works hard to bring the best in available health benefits to you. Take a moment to read about the newest insurance program we have developed to help keep you in good health ... we call it our Defined Benefit Medical Plan.

- Our Plan is a doctor & hospital insurance program that's an affordable alternative to today's high cost of traditional major medical insurance.
- Our Plan requires no deductible and no medical exam. You can receive covered services from any physician or hospital.
- Our Plan differs from major medical insurance in these ways:
 - 1) our rates are significantly lower
 - 2) since there are no deductibles you receive reimbursement from your first dollar of expenditure
 - 3) our coverage is somewhat more limited
- You get a Prescription Discount Card.

Compare Premiums

- a **conventional Major Medical Plan** can easily cost over **\$5,000** per year for an individual and **\$16,000** for a family.
- our **Defined Benefit Medical Plan** starts at approximately **\$3,000** per year for an individual and **\$6,700** for a family (that's a significant savings). *"These comparisons are estimated rates that may not apply in all cases."*

Listed below are the medical benefits you can expect to receive:

- Ambulance Services
- Anesthesia Services
- Doctor Office Visits
- Emergency Room Treatments
- In-hospital Services
- In-patient Mental Health
- Intensive/Critical Care
- Lab & X-rays
- Maternity Hospitalization
- Outpatient Mammography Screenings
- In/Out-patient Substance Abuse
- Preventive Care Benefit
- Routine Nursery Care
- Skilled Nursing Benefit
- Surgical Services

Our Program

The Program Manager is CrossAmerica Health Plans, a national Insurance Benefit Administrator, that has contracted with A. M. Best-rated insurance carriers to enable us to bring this affordable doctor and hospital insurance program to you.

Review the chart below to see the physician benefits provided and review the chart on the next page to see the hospital benefits provided.



Schedule of Physician Benefits for Workmen's Circle/Arbeter Ring

BENEFIT	REIMBURSEMENT	FREQUENCY
DOCTOR OFFICE VISIT	\$60 per office visit	10 maximum per year
LAB & X-RAYS	\$150 per service date	10 maximum visits per year
PREVENTIVE CARE BENEFIT	\$100 per visit	1 visit per year
SURGICAL BENEFIT	100% of RBRVS ₁	Unlimited maximum
ANESTHESIA BENEFIT	20% of Surgical Benefit	Unlimited
PERSONAL PHYSICIAN / HOSPITAL VISIT	\$250 per hospital visit	5 maximum visits per year
DENTAL CARE	Included	As often as needed

A Defined Benefit Medical Plan is a group insurance benefit program. The group insurance benefits vary depending on the plan selected. The benefits are provided under a group insurance policy underwritten by specific carriers and are subject to the carriers' underwriting guidelines, exclusions, limitations, terms and conditions of coverage, etc. This is a limited medical plan that provides for limitations to the coverage for each benefit. The limitations are disclosed in the certificate of coverage which is a part of the applicant kits made available at the time of enrollment.

¹RBRVS is the methodology used by the Federal Government to determine benefits payable under Medicare.

Comprehensive Hospitalization Coverage

Our program offers you 365-day, unlimited hospitalization coverage as well as the other valuable benefits shown in the chart below.

Schedule of Hospital Benefits

	365 Day Hospital Only In-Network	365 Day Hospital Only Out-of-Network
365 days of semi-private room & board in an acute care hospital* per person, per single hospital confinement	Covered in full	Base Hospital Coverage: Up to 100% of allowed amount
Deductible	None	None
Maternity Hospitalization*	Covered in full	Base Hospital Coverage
Routine Nursery Care	Covered in full	Base Hospital Coverage
Outpatient Emergency Room	Covered in full	Base Hospital Coverage
Freestanding Ambulatory Surgery Center Care *	Covered in full	Base Hospital Coverage
Pre-Admission Testing – no more than 7 days before scheduled surgery	Covered in full	Base Hospital Coverage
Inpatient Psychiatric Care – up to 30 days per person, per calendar year*	Covered in full	Not covered
Inpatient Substance Abuse Treatment – per calendar year*	Up to 5 days of care per person per calendar year are covered for inpatient substance abuse detoxification	Not covered
Outpatient Substance Abuse Treatment - 60 visits per person, per calendar year (up to 20 of these may be used for family therapy)*	Covered in full	Base Hospital Coverage
Outpatient Hospital-Based and Free-Standing Facility Dialysis	Covered in full	Base Hospital Coverage
Inpatient Admissions for Physical Therapy, Physical Medicine & Rehabilitation – up to 30 days per person, per calendar year *	Covered in full	Not covered
Diagnostic Admissions	Not covered	Not covered
Home Care Visits - Up to 40 visits per person, per calendar year*	Covered in full	Base Hospital Coverage
Hospice Care - 210 days per person, per lifetime (includes 5 bereavement counseling sessions for family members)*	Covered in full	Base Hospital Coverage
Skilled Nursing Facility Care	Not covered	Not covered
Outpatient Referred Ambulatory Care: laboratory tests, physical therapy, diagnostic X-rays and radiation therapy and chemotherapy	Not covered	Not covered
Outpatient Mammography Screening and Pap Smear Screening	Covered in full	Base Hospital Coverage

* Indicates these services are subject to pre-certification.

Schedule of Monthly Rates

COVERAGE	MONTHLY RATE*
Individual	\$ 277.58
Self / Spouse	\$ 537.54
Self / Child(ren)	\$ 515.85
Family	\$ 613.45

Dependent children & students' age eligibility varies by State.
*Rates include all applicable marketing and administrative fees.

Additional Coverage Option

If you prefer you may increase the reimbursement amount for doctor visits from \$60/visit to \$100/visit and increase Lab & X-ray from \$150 per service to \$250 per service. If you wish to do so the monthly for this expanded coverage would be:

Individual	\$ 315.95
Self / Spouse	\$ 614.27
Self / Child(ren)	\$ 584.90
Family	\$ 717.03



Prescription Discount Card Included!

With your *Workmen's Circle Prescription Discount Card* you and your entire family will receive special prices on your prescription drugs. Policyholders have reported receiving discounts between 10% - 60% on their prescriptions for both generic and brand name either at participating pharmacies or through the mail order service. To receive your discounts, all you do is present your Card to any of the over 58,000 participating pharmacies, and your discounts will be calculated on the spot! There are no claim forms to fill out or deductibles to pay. You are always guaranteed to pay the lowest price offered by the pharmacy. What's more, you can use your discount card as many times as you like. After enrolling in our Defined Benefit Medical Plan your discount prescription card will be mailed to you from the benefit provider, Preventative HealthCare Solutions, LLC.

Enroll Now

Workmen's Circle/Arbeter Ring invites you to enroll in the *Defined Benefit Medical Plan*, an excellent doctor and hospital insurance product at truly affordable rates.

To enroll on the web, visit us at www.circle.org, or if you prefer, call our Workmen's Circle/Arbeter Ring Member Benefits Department at (212) 889-6800 extensions 239 or 261 (outside the metropolitan New York/New Jersey area call 1-800-922-2558). We will help get you acquainted with the Plan and covered as quickly as possible. You can also email us at adminbaez@circle.org



Today's Workmen's Circle/Arbeter Ring

Founded more than a century ago, by immigrants for immigrants, The Workmen's Circle/Arbeter Ring stands on the foundation of a unique history, known worldwide for building bonds of community and mutual support, and fighting for progressive social values. Today WC/AR works for social justice, cultural enrichment, and provides access to innovative health services. We nurture the richness of Jewish, especially Yiddish, secular culture. Hundreds of thousands of Americans have an historic link to The Workmen's Circle.



Frequently Asked Questions

- Q.** Is this a traditional “major medical plan?”
- A.** No. This plan is like a major medical plan but our coverage is somewhat more limited for various services while the cost is much more affordable.
- Q.** Why offer a Defined Benefit Medical Plan?
- A.** Because a Defined Benefit Medical Plan is excellent for those who have no medical insurance at all and for those who can use the plan to “fill gaps” in insurance coverage they may have.
- Q.** Are there deductibles and co-payment requirements?
- A.** No, there are no deductibles, you are reimbursed from your first dollar of expenditure, and there are no co-payment requirements.
- Q.** May I go to any hospital or doctor I wish?
- A.** Yes, however, there is a network of doctors that provides further discounted rates for their service.
- Q.** What are the mechanics of billing?
- A.** Billing procedures vary by physician and hospital but essentially you will pay your provider directly and be reimbursed by the plan in accord with plan limits.
- Q.** Who is eligible for coverage?
- A.** To be eligible one must be less than 65 years of age, and employed at least twenty hours per week. There is no medical exam requirement. You must be a Workmen's Circle/Arbeter Ring member; we actively enroll new members.
- Q.** Who are eligible dependents?
- A.** If a plan member is married, then his/her spouse may be covered (up to age 65), as well as unmarried children up to age 19 or up to age 23 if a full-time student (age varies by State in each case).
- Q.** Does the plan cover maternity?
- A.** Yes.
- Q.** Are other coverage options available?
- A.** Yes, our program also offers an economy option.