

**Health Care Plan
Frequently Asked Questions
(Continued from Previous Page)**

Q: Do drugs count toward my deductible?

Yes! So make sure you use your insurance card when paying for prescriptions, that way United Health Care knows when you have met your deductible.

Q: Do I need to show my UHC insurance card to my doctor & pharmacist, even if I am paying 100%?

Yes! Presenting your card will not only allow your deductibles to be easily tracked by United Health Care, you will also receive pre-negotiated DISCOUNTS on services & prescriptions.

Q: Who do I show my UHC insurance card to when I'm at the doctor's office?

You need to show your card to the receptionist or the person responsible for doing the billing at the doctor's office. Make sure they know that you are on a high-deductible plan and that you must run your bills through UHC to receive discounts and track deductibles.

Q: Should I pay a copay at my office visit?

No. You want everything to run through the insurance company first.

Q: What do I do if my doctor will not accept my insurance card?

In this case, go ahead & pay your bill, then fill out a "Medical Claim Form" (you can get one from the Company Health Insurance Coordinator) and send the "Medical Claim Form" along with your itemized bills to the "Medical Claim Address" listed on the back of your insurance card. This will enable UHC to apply your expenses to your deductible or reimburse you, if applicable.

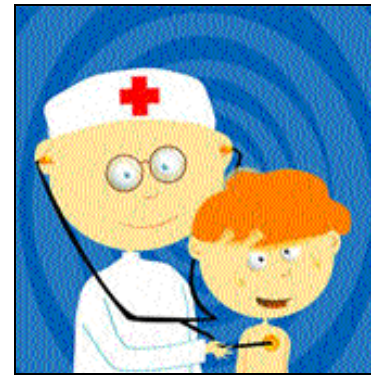
Q: Who do I contact if I find an error on my UHC account?

You should call the toll-free Customer Service Number on the back of your UHC insurance card. If they are unable to help you, then see the Company Health Insurance Coordinator for assistance.

Q: Is HWH required to subsidize Obamacare insurance plans for less fortunate Americans?



Yes. Most employers are required to make substantial contributions to subsidize Obamacare plans for the less fortunate. Last year HWH paid \$47,340 toward this social welfare program.



**HWH CORPORATION
Health Care Benefits
2021**

**Your Family Benefit:
\$30,624 per Year**

HWH Employee Coverage / Benefit Breakdown

COVERAGE	MONTHLY BENEFIT	YEARLY BENEFIT	*HOURLY BENEFIT
Employee + Family	\$2,552 per Mo.	\$30,624 per Yr.	\$17.31 per Hr.
Employee + Spouse	\$2,047 per Mo.	\$24,564 per Yr.	\$13.88 per Hr.
Employee + Child(ren)	\$1,701 per Mo.	\$20,412 per Yr.	\$11.54 per Hr.
Employee Only	\$ 883 per Mo.	\$10,596 per Yr.	\$ 5.99 per Hr.

*Estimate based on an average of 1770 working hours per year for an employee. Calculation excludes paid breaks & paid days off. Monthly & yearly benefits are rounded up to nearest dollar.

HWH CORPORATION
2096 Moscow Road, Moscow, IA 52760 | Ph: 563-724-3396

2021 Health Care Benefit Basics

Last year **HWH** paid a total of **\$1,786,413** for Employee Health Care Premiums.

HWH pays your *entire* monthly premium for **YOU** and **YOUR FAMILY!**



This is a benefit equal to
\$17.31 per hour*,
or **\$2,552** per month or **\$30,624** per year.

See complete breakdown of employee coverage & benefits on cover page.

*Estimate based on employee receiving family coverage working an average of 1770 hours per year. Calculation excludes paid breaks & paid days off.

Your Maximum Out-of-Pocket Expense.

Your **MAXIMUM** yearly out-of-pocket expense for in-network *covered health care services & prescriptions is capped at **\$3,000** per person and **\$6,000** per family - then insurance picks up 100% of your bills up to an **UNLIMITED** amount.

Keep in mind, the average amount that an **HWH** insurance member spent on healthcare last year for themselves and their dependents (Jan. 2020 thru Oct. 2020) was only **\$935.00**. (Nov. and Dec. 2020 are not included due to incomplete data).



Save up to 40% on Services & Prescriptions!



With United Health Care® coverage, you can save up to 40% on "pre-deductible" health care services and prescriptions - so **ALWAYS show your doctor & pharmacist your United Health Care® insurance card.**



*See the United Health Care® plan for coverage details.

Health Care Plan Frequently Asked Questions

Q: How can I budget my money to cover my deductible?

You can open a tax-deductible, no-fee Health Savings Account (HSA). For more information on HSAs, please see your Company HR Department.

Q: How can I help protect myself & my family to make sure that I have enough money to cover my maximum out-of-pocket in the event of an unexpected medical expense?

You can sign up for the Medical Expense Company/Bank-Loan program. For more information, please see your Company HR Department.

Q: What is my "maximum out-of-pocket"?

There are TWO types of "maximum out-of-pocket" expenses as follows: (Both types start over on January 1st each year.)

TYPE I - "SELF-ONLY Maximum Out-Of-Pocket" is the most that you will ever spend on ONE person in your family in one year. That amount is **\$3,000**.

EXAMPLE: John Doe has "Employee & Family" coverage through the Company. On February 1st, John's wife's year-to-date *medical expenses come to **\$3,000**. Jane has met her "self-only" maximum out-of-pocket and HER next *medical expense will be 100% paid by the insurance company.

EXAMPLE: John Doe has "Employee Only" coverage through the Company. On February 1st, John's year-to-date *medical expenses come to **\$3,000**. John has met his "self-only" maximum out-of-pocket and his next *medical expense will be 100% paid by the insurance company.

TYPE II - "SELF & FAMILY Maximum Out-Of-Pocket" is the most you will ever spend on YOUR FAMILY AS A WHOLE in one year. This amount is **\$6,000**. (This would NOT be applicable for "Employee Only" coverage.)

EXAMPLE: John Doe has "Employee & Family" coverage through the Company. On July 1st, John's wife has \$2,000 in *medical expenses, John's child has \$2,000 in *medical expenses, and John has \$2,000 in *medical expenses. No ONE in the Doe family has met their "self-only" maximum out-of-pocket of **\$3,000** but they have reached their "self & family" maximum out of pocket of **\$6,000**. ALL MEMBERS of the family will receive 100% coverage on their next *medical expense.

Q: What can I do to find lower cost drugs?

Search the Internet! Find access to the internet (most libraries have free internet access). You can log onto www.myuhc.com and research alternative generics. You can also "Google" the name of your drug followed by the word "alternatives" and see what pops up. When you think you have found a comparable (and more affordable) alternative drug, consult with your doctor to get his approval.

Consult with a Pharmacist. Talk to a pharmacist, they should be able to suggest lower cost generics and alternatives if they are available.

Q: Can I get UHC's DISCOUNTS on medical expenses BEFORE my "deductible" kicks in?

Yes! By presenting your insurance card to your service provider and pharmacist you can save a substantial amount on *medical services & prescription expenses.

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