



Products and Services

Whether you're working, running your own business or just starting out, we know you have unique needs and goals. We know you're looking for the best health plan at the best price. Our group and Medicare Supplement health plans, funding arrangements and services offer the quality, value and security you can depend on.

Service and QualChoice Go Hand in Hand

Since 1994, we have taken great pride in bringing cost savings and great member support to all Arkansans. We do not merely offer a 'product' — we offer a full package of services tailored to your needs. We have the experience, know-how, technology and people to make us the quality choice for health insurance!

With QualChoice you get:

- Affordable health plans with practical coverage
- Choices for any budget, lifestyle or stage of life
- Our pledge to great member service
- All the benefits of an Arkansas-based firm, here to help you succeed

Contents

- Group Medical Plans** 2
- Supplemental Coverage** 3
 - Group Term Life and AD&D
 - QualChoice Dental Benefits
 - QualChoice Vision Benefits
- Funding Options** 3
 - Fully Insured
 - Self-Funded
- Level Funding** 5
 - How it Works
- Third Party Administration** 5
 - Stop-Loss Protection
- FSA Administration** 5
- Individual Plans** 6
 - MediQ65® Medicare Supplement Insurance
- Network Management** 6
 - Extensive Provider Network
- Pharmacy Management** 6
 - Pharmacy Coverage With Maximum Benefits
- Utilization Management** 6
- Health Management** 8
 - QCARE Health and Wellness Programs
 - One-on-One Programs
- QualChoice Added Value** 8
 - Online Access
 - QuicRewards Program
 - Telehealth Services from Teladoc

Group Medical Plans

Employers and employees value our health plans for their freedom of choice. Our plans include a wide range of benefits and a broad provider network.

- Members may choose any doctor, whether in-network or out-of-network.
- No referral needed to see a specialist in the network.
- Emergency coverage when traveling outside the state.
- Members may visit QualChoice.com to access their plan benefits, including information on what is covered, what is not covered, and potential restrictions to their network, services and benefits.

In-Network:

One of the best ways to keep costs down and get the most from a health plan is to choose an in-network Primary Care Provider (PCP). A PCP can treat a wide array of health issues and help steer members to in-network specialists and facilities. Members will not be balance billed for care from in-network doctors.

Out-of-Network:

QualChoice members may see the doctor of their choice for most services. But when they get care outside the QualChoice network, out-of-pocket costs will be higher. Payment for out-of-network services is based on a Maximum Allowable Charge and members can be balance billed.

Our Plans offer:

- Free online health support — all day, every day
- QCARE health and wellness programs
- Statewide network of doctors, hospitals and pharmacies
- 100% coverage for eligible preventive care benefits

Point of Service (POS) plans are underwritten by QCA Health Plan, Inc.

Preferred Provider Organization (PPO) plans underwritten by QualChoice Life and Health Insurance Company, Inc.



Supplemental Coverage

Group Term Life and AD&D

Employee benefits don't stop with just a health plan! We offer a full line of products to meet the needs of your workforce. Group term life is the basis of a strong benefits package that gives valuable protection to staff. It is one of the most vital and best values of all benefits.

Basic employee coverage is just the start! Stretch that coverage by allowing employees to buy group term life for their spouses and children. We also offer life coverage based on salary or class plans in different amounts, helping you design a plan that fits your company's needs.

Underwritten by QualChoice Life and Health Insurance Company, Inc.

QualChoice Dental Benefits

QualChoice has partnered with Delta Dental of Arkansas to provide dental insurance, one of the most in-demand employee benefits.

Other features:

- Network of over 1,100 dentists and specialists with more than 2,100 locations
- Plans offered with and without orthodontia
- Combined billing and combined ID card for medical and dental
- Enrollment combined with your health benefits program

Administered by Delta Dental

QualChoice Vision Benefits

A vision plan is an important benefit for employees and an important part of health. Routine exams are a preventive step that can lower overall healthcare costs.

That's why QualChoice has partnered with Superior Vision to offer vision coverage for groups. We write vision plans for groups with 2+ employees. Plans are offered on a contributory or voluntary basis.

Other features:

- Large network of ophthalmologists, optometrists, opticians and retail chain locations

- Enrollment combined with your health benefits program
- One bill for medical, dental, vision and life
- Value-added services:
 - Discount programs
 - Covered contact lens fitting exam
 - Online ordering and home delivery of contact lenses
 - LASIK and refractive surgery savings
- SmartAlert, a free voluntary health program

Administered by Superior Vision

Funding Options

We know a one-size-fits-all plan doesn't work. That's why we offer funding choices to cover a wide range of needs.

Fully Insured

Our fully insured funding arrangement means predictable monthly premiums, guaranteed protection for all covered claims — and no added costs.

Other features:

- Full premium paid monthly
- Agreed-upon and guaranteed 12-month rates
- Predictable, easy-to-budget costs
- Protection from high claim costs

Self-Funded

Self-funding means the employer does not buy a typical health plan but instead pays for the claims outright, most often through a TPA (third-party administrator). Self-funded programs often have stop-loss insurance in place to cover risks. With QualChoice as the TPA, the employer picks from a slate of services and pays a fee for each service.

Other features:

- Financial and administrative control
- Better cash flow to pre-fund future claims or reserves
- Fixed costs are often less than a fully insured plan
- Claims paid as presented instead of paying a set premium
- Reinsurance protection to offset catastrophic claims

A photograph of two women in a kitchen setting. The woman on the left has short, curly blonde hair and is wearing a yellow long-sleeved top. The woman on the right has long black braids and is wearing a mustard-colored jumpsuit. They are both smiling and looking at a document on a counter. The woman on the right is holding a pen over the document, and the woman on the left is holding a blue smartphone. In the background, there is a kitchen counter with various items, including a blender and a jar of coffee. A semi-transparent dark green box with white text is overlaid on the image.

Level Funding includes many of the benefits associated with self-funded insurance, but without the financial risk you might expect.

Level Funding

Our Level Funding plans offer many of the benefits of a traditional self-funded plan, but with a lower risk factor. That makes these plans great for smaller employer groups with 10 or more healthy plan participants.

How it Works

The employer pays a monthly fee, which is made up of:

- A maximum claims amount, based on the health of the group's employees
- An administration fee, which covers the cost of claims payment, care management and broker commission
- A stop-loss premium covering the cost of insurance on higher-than-expected claims

If the policy is renewed (which constitutes a new offer of coverage) at the end of the plan year, and the paid claims were less than what was funded by the group, the group is reimbursed 50% of the difference 90 days after the plan year ends. If the paid claims were higher than the amount funded, the group owes nothing more.

Third Party Administration

Our Third Party Administration (TPA) services excel in customer satisfaction! We work with clients large and small representing many industries. We have the experience, the know-how, the technology and the people to give superior administration for self-funded plans — from standard indemnity to the most complex managed care plan.

Our TPA Services Include:

- Claims administration and payment
- Negotiated savings through our statewide provider network and re-pricing
- National network coverage
- Case management and utilization management
- Stop-loss monitoring and coordination
- Dedicated account management
- HSA/HRA/FSA* administration
- Pharmacy benefit management/consultation

- QCARE health and wellness programs
- Online access to claims, provider directory, ID cards and more
- Online reporting tools

Stop-Loss Protection

As self-funded plans run a risk from catastrophic claims, QualChoice works with stop-loss carriers to make sure protection is in place. Having stop-loss protection for a worst-case scenario is a key part of a self-funded plan.

Our carriers promise timely claim repayment when specific or aggregate claims pass the stop-loss limit.

FSA Administration

A tax-advantaged Flexible Spending Account (FSA) is a strong tool that helps employers improve their employee benefits package.

FSAs empower employees by allowing them to set aside pre-tax contributions into a special account. This lowers the company's total taxable payroll and payroll-related taxes, as well as the employees' taxable income. Employees can use the set-aside funds to pay for healthcare and dependent care expenses not covered by their health plan.

We offer a full FSA solution for employers and their staff. From enrollment through account handling, our account team simplifies the managing of flexible spending plans.

Our FSA Services Feature:

- Affordable fees
- One claims system for FSA and medical, so fewer forms to file
- Enrollment, claims and administrative services
- Easy-to-use debit card
- Member meetings to explain FSAs in easy-to-grasp terms
- Online access to claims status, claim forms, FAQs and more
- Dedicated and reliable customer service support

** Health Savings Account/Health Reimbursement Arrangement/
Flexible Spending Account*

Individual Plans

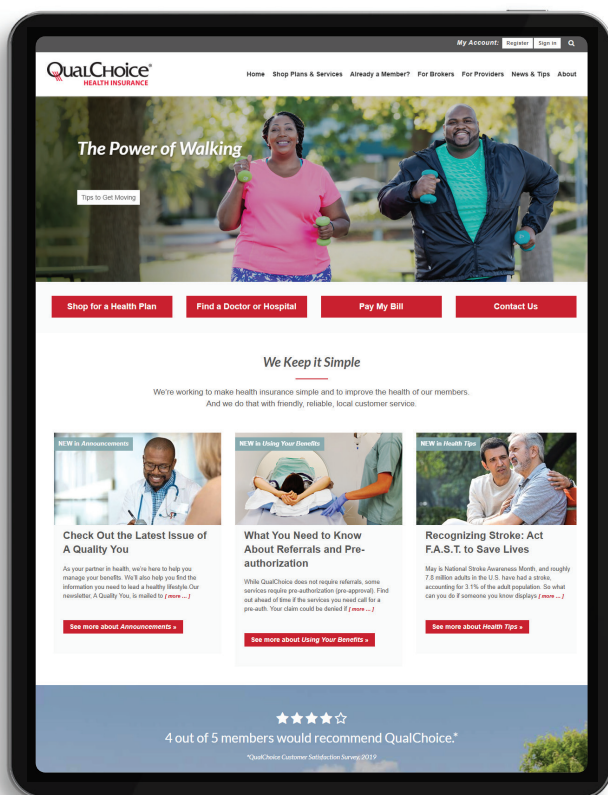
MediQ65® Medicare Supplement Insurance

While Medicare (Parts A and B) covers many healthcare costs and services, it does not cover things like coinsurance, copayments and deductibles. QualChoice offers MediQ65 Medicare Supplement Plans A, F, G, K, N and F-HD to add to Medicare coverage.

MediQ65 Medicare Supplement plans are offered by QualChoice Life and Health Insurance Company, Inc. MediQ65 Medicare Supplement plans are not connected with or endorsed by the U.S. government or the federal Medicare program.

855.MediQ65 (855.633.4765)

Underwritten by QualChoice Life and Health Insurance Company, Inc.



**Members can get the information they need
24 hours a day, 7 days a week on QualChoice.com.**

Network Management

Extensive Provider Network

Our network includes over 11,000 doctors, hospitals and other providers across Arkansas and in neighboring states. We also have access to a national wrap network for groups with employees outside the state. Using in-network providers allows members great access and no balance billing. Members may use out-of-network providers (except HMO plan options), but may be balance billed. Please note, members will not be balanced billed for services that fall under the No Surprises Act balance billing protections.

Members can find a primary care provider, medical specialist or behavioral health provider easily at QualChoice.com.

Pharmacy Management

Pharmacy Coverage With Maximum Benefits

Pharmacy benefit management is a vital part of the healthcare package. The blending of our pharmacy and health benefits promotes safety and ensures that members follow their drug therapies. It also helps deliver high-value care and control costs.


Benefits include:

- A large pharmacy network
- Streamlined claims processing
- Mail order and specialty pharmacy services
- Generic and therapeutic substitution programs

Drug formularies, forms and information are available at QualChoice.com.

Utilization Management

We want to make sure you get the right care and services. Our utilization management process is designed to make sure you get the treatment you need. Visit Qualchoice.com for information on the Utilization Management procedures Qualchoice uses.



A MediQ65 Medicare Supplement plan can help pay for things that Medicare doesn't — things like copayments, coinsurance and deductibles.

Health Management

QCARE Health and Wellness Programs

Our QCARE health management programs offer valuable services and tools to help members stay healthy. Programs are available for chronic illnesses such as diabetes, hypertension, asthma or cancer. QCARE is led by an in-house Medical Director and a team of registered nurses.

Nurse Care Managers

Our nurse care managers give members with chronic, life-long health issues the support and tools they need to understand and manage their conditions.

Personal Health Coaches

Our personal health coaches work one-on-one with members in setting and reaching goals for a healthier life. We offer support for stopping tobacco use, weight management, stress management, fitness and more.

One-on-One Programs

Managing Diabetes

This program helps members living with diabetes in the day-to-day handling of their health issue. The program provides support, education and personalized counseling.

Heart Health

Based on nationally-accepted clinical guidelines, we provide a personalized plan and support for those living with hypertension (high blood pressure).

CARES — Managing Cancer

The CARES — Cancer Awareness Resources and Support — program helps members understand their cancer diagnosis and how to be an active participant in managing their treatment.

Kick the Nic! Stopping Tobacco Use

This 12-week personalized program includes a PCP visit and Chantix™ (Varenicline), if prescribed, with no out-of-pocket costs. Nicotine replacement therapy may also be covered.

Special Additions Maternity Program

In combination with their doctor's prenatal care, this program helps members achieve a healthy pregnancy and deliver a healthy newborn. Participants receive helpful materials and guidance on what to expect during pregnancy.

For information on our policies and practices regarding the collection, use and disclosure of PHI, please visit Qualchoice.com.

QualChoice Added Value

Online Access

Everything members need can be found at QualChoice.com, including their Member Handbook, a directory of network providers, forms, health information and more. Members can access their plan documents and manage their benefits by signing in to the secure My Account member portal. It's mobile friendly!

Member services:

- Review claims
- View benefit booklet
- Change address or password
- Order an ID card or print a temporary one
- Get health and wellness information
- Access Express Scripts (ESI) website to manage pharmacy benefits

Employer services:

- Enroll new hires
- Make year-round changes online
- Enter open enrollment selections upon renewal
- View eligibility details
- Generate useful reports

Extras include:

- Questions to ask your doctor
- A tool to find and compare hospitals
- A library of health tips
- QuicQuestions service for questions,

comments or complaints

QuicRewards Program

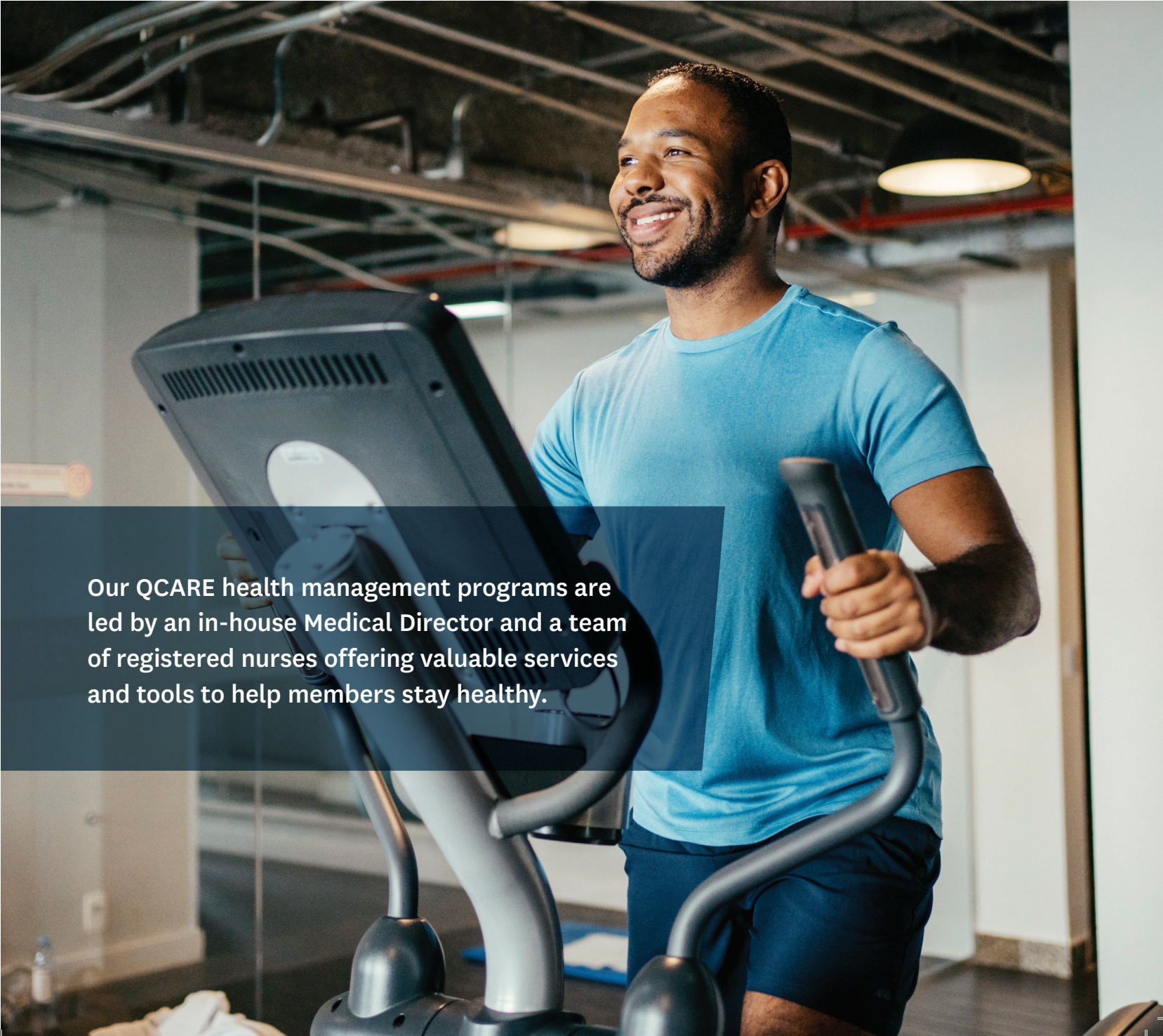
QualChoice members enjoy great savings on health-related products and services such as:

- Weight-loss programs
- Vision care services
- Safety products
- Non-covered prescription drugs
- Pregnancy and baby wellness support

Telehealth Services from Teladoc

QualChoice Telehealth gives member access to in-network healthcare providers 24 hours a day by phone or video for things like:

- Colds, flu and fevers
- Rash, skin conditions
- Sinus problems, allergies
- Ear infections
- Upper respiratory infections, bronchitis
- Pink eye

A man with a beard and short hair, wearing a light blue t-shirt and dark blue shorts, is running on a treadmill in a gym. He is smiling and looking towards the right. The gym has a modern, industrial feel with exposed pipes and lights on the ceiling.

Our QCARE health management programs are led by an in-house Medical Director and a team of registered nurses offering valuable services and tools to help members stay healthy.

This brochure is a guide to the products and services offered by QualChoice, the brand name used for one or more of the QualChoice subsidiary companies. The QualChoice companies that offer, underwrite or administer benefits coverage are QCA Health Plan, Inc. and QualChoice Life and Health Insurance Company, Inc.

Content provided is for informational purposes only. Plan features and availability may differ and are subject to change.

For information on our policies and practices regarding the collection, use and disclosure of PHI, please visit QualChoice.com.