



Retailers Employees Benefit Trust – Sponsored by the Independent Food Retailers Association
2019 Rate Brochure

Medical Plan Options:

These are some of the services covered: inpatient and outpatient hospital care; physician services, either in-hospital or at the office; x-ray and lab, including imaging testing; durable medical equipment; mental health care; substance abuse treatment; blood; transplants; physical therapy; home health care; hospice care; some immunizations; annual wellness physicals; diabetic supplies; surgery, maternity and more. There are 5 basic plans that structure how much is paid. Details are available separately.

MEDICAL ONLY	REBT 500	REBT 1000	REBT3	HighDed	Base + Maj Med Plan
What are the annual deductibles?	\$ 500 single \$1,000 family	\$ 1,000 single \$ 2,000 family	Network: \$250 single \$500 family Non-Network: \$500 single \$1,000 family	Network \$ 1,500 Single \$ 3,000 Family Non-Network \$2,000 Single \$4,000 Family	No front-end Deductibles <i>(Deductible is in the middle)</i> 
Then REBT pays:	90% Network 60% Non-Network (80% surgery)	90% Network 70% Non-Network	80% Network 60% Non-Network	80-100% Network 60% -Non-Network	100% Coverage is only in-Network , except emergency care (covered at any provider) No other non-network care covered
Is there an office visit copay?	\$15 Network, waived for annual checkups	\$15 Network, waived for annual check-ups	\$20 Network, waived for annual check-ups	\$15 Network, waived for annual check-ups	\$50 copay hospital stay \$50 copay or X-rays \$50 for emergency/ambulance \$15 Dr office visit copay
Coinsurance Out of pocket annual maximum	\$ 5,000/family	\$ 5,000/family	\$ 5,000/family	\$ 5,000 single \$10,000 family	At the first stage (Base), when benefit limits below are reached, excess charges count toward the major medical deductible (\$8,000 family), after which REBT pays 60%.up to the Out-of-pocket max (\$12,000/family) then 100% to yr end
Plan Year Maximum on:	\$500 Chiropractic X-rays	\$500 chiropractic x-rays	TMJ treatment - \$1,000 24 chiropractic visits	Ambulance \$1,500 X-ray/lab \$4,000 Office Calls \$1,200 Wellness \$ 500* Urgent Care \$1,000 *followed by lower co-ins	Inpatient Hospital - \$3,000/day-5dys Xray & lab - \$1,000 Dr Visits - \$1,000 ER room & ambulance - \$1,000 All other combined - \$1,000 Amounts in excess of limits satisfy the Major Medical Deductible - \$8,000/family
What are the rates? Single Couple Family	\$ 528.96 \$ 1072.87 \$ 1219.23	\$ 484.65 \$ 984.68 \$ 1118.96	\$ 510.86 \$ 1035.89 \$ 1177.19	\$ 404.20 \$ 819.72 \$ 931.51	\$ 352.91 \$ 777.35 \$ 883.39
Any special requirements?	Life & Disability benefits for all full-time employees (option available for including classes of part-time employees)	Life & Disability benefits for all full-time employees (option available for including classes of part-time employees)	Life & Disability benefits for all full-time employees (option available for including classes of part-time employees)	Life & Disability benefits for all full-time employees (option available for including classes of part-time employees)	The Base part pays approx \$15,000 @100%...followed by a Major Medical deductible (\$8000 family) and 60% coinsurance. The Annual out of pocket max (deductible and coins combined) is \$12,000 fam. –then Plan pays 100%. Best offered with a higher plan as an option 

NOTE: Full-time employees can pick the plans your store offers or just take the life and disability coverage. The store can set contribution requirements by benefit. No age rating. No health questions asked. . COBRA administration included in rates for any size employer.

COMPREHENSIVE MED/Rx: These have built-in prescription coverage as a reimbursement benefit

	REBT 500Rx	REBT 1000Rx	REBT 3Rx
Plan pays for all covered prescription drugs at.....	60% after Deductible	70% after Deductible	60% after non-network deductible
Card at pharmacy counter?	No, send in Rx receipts to REBT	No, send in receipts Rx to REBT	No, send in Rx receipts to REBT
Rates	Single Couple Family	\$ 647.85 \$ 1274.04 \$ 1449.72	\$ 563.39 \$ 1111.30 \$ 1264.33
		\$ 612.47 \$ 1208.83 \$ 1375.30	

Free-standing (use the REBT ID card & pay a small copay at the pharmacy)
Prescription Plan Employer Options:

Co-pays	\$15 generic/\$30 preferred brand/ \$60 non-preferred brand	\$15 copay generic/ 40% REBT share for any brand
RATES:		
Single	\$ 145.43	\$ 90.00
Couple	\$ 261.50	\$ 180.00
Family	\$ 300.37	\$ 195.00
Mail order for 90 days supply on maintenance?	yes	yes

Other REBT Benefits:

REBT provides additional benefits (dental and vision) as an employee elective. – Employers may or may not share part of the monthly premiums. Dental provides up to \$1,000 per person per year, but does not include the coverage of braces. **Only the short term disability and life insurance benefits are required to be paid 100% by the store for all full-time employees – even those full-time employees that refuse other coverage.** REBT follows ACA requirements for full-time eligibility @ 30 hours

	Life & Accidental Death	Short term Disability	Dental	Vision
What is covered	\$10,000 life (and an additional \$10,000 for accidental death or dismemberment). Fully insured by Reliance Standard Life Ins Co	\$120.00/week (before taxes) for up to 13 weeks of disability. It pays from the 1st day of an accident or the 8th day of an illness (pregnancy included).	\$50 Annual Deductible, per person 100% (Annual Deductible waived) for 2 annual cleanings, bitewing x-rays and exams; 80% of fillings, extractions; 50% of bridges, crowns and dentures..	\$ 30.00 for vision exam \$ 50.00 set of contacts \$ 30.00 lenses \$ 40.00 frame allowance
Rates	\$ 3.82 per employee	\$ 5.45 per employee	Single \$ 49.66 Couple \$ 99.44 Family \$ 139.31	Single \$ 3.70 Couple \$ 7.70 Family \$ 10.30
Not covered	No dependent coverage	No dependent coverage and not available for disabilities covered by Workers Compensation	No implants covered and no orthodontics	Sunglasses (Eye surgery or illness is paid as medical benefit)

1 – Retailers can offer employees a choice of any **two** medical plans, (for instance: the Base Major Medical Plan (Bronze) as low coverage and 1 other as a buy-up). Employer mandates under ACA (for employers over 50 full-time) are tied to the affordability of the lowest cost plan.

** There are two ways to cover prescriptions. If the employer chooses a comprehensive medical plan, they are reimbursed as medical. Or the store can offer a free-standing HSrx ID card coverage that allows employees to pay a small copay at the counter. The free-standing prescription plans cost more when both medical and prescriptions are elected by the employee. Providing them as 2 separate benefits, however, allows an employee to elect medical or prescription or both, based on the contributions you set.

There are exclusions – the non-typical exclusions are for automobile-related injuries, snow mobile injuries or farm machinery accidents. Those can be covered under other forms of insurance. This outline does not attempt to include all benefits, but REBT would be happy to provide a full plan document for review before store participation.