



## Employee Benefit Guide

  
The Mustard Seed

12/01/2023



## Service Provider Information

### Medical

ANTHEM

Customer Service Phone: 800-324-6086

[www.Anthem.com](http://www.Anthem.com)

### Dental

ANTHEM

Customer Service Phone: 800-324-6086

[www.Anthem.com](http://www.Anthem.com)

### Vision

ANTHEM

Customer Service Phone: 800-324-6086

[www.Anthem.com](http://www.Anthem.com)

## TABLE OF CONTENTS

Welcome & Benefit Eligibility .....	1
Medical.....	2
Dental .....	3
Vision .....	4
Sydney App .....	5

*This guide provides a summary of the benefit plans provided. It is not a contract, nor does it give a complete disclosure of the benefit plans. This Guide does not create entitlement to any of the benefits described in it nor of continued employment by The Mustard Seed. The Mustard Seed reserves the right to adjust, amend, suspend, or terminate any benefit plans in whole or part, for any reason. All cases of specific plan interpretations, receipt of benefits or entitlements shall be governed by the actual plan document.*

*The Mustard Seed is committed to maintaining and protecting the confidentiality of personal and sensitive information for members of our health care plan. All health care plans are required by federal and state law to protect the privacy of individual identifiable health information and other personal information.*





## OUR COMMITMENT TO YOU | a plan designed for your needs

The Mustard Seed's plans are designed to recognize the diverse needs of our workforce. As we strive to provide strong benefit coverage and enhance our benefit options, we must constantly look at new ways to make this possible. Our plan continues to:

- Provide competitive and comprehensive benefits options that allow you to design your own plan based on your individual needs;
- Offer plans to provide long-term financial security for you and your family.

Only you can determine which benefits are the best for you and your family. We want you to understand all your options and make informed decisions.

## BENEFIT BASICS

### Eligibility

If you are a full-time employee working 30 or more hours per week, you are eligible to elect a variety of benefits described in this guide. Employees are eligible for benefits on the first of the month following 60 days of full time employment. Dependent children may be covered until age 26, regardless of student status.

If you do not enroll for coverage during this time, you will not be able to enroll until the next Open Enrollment period or unless you experience a Qualifying Life Event.

### Qualifying Life Events

Your elections for the plan year will remain in effect for the full year unless you experience a Qualifying Life Event. If you experience a Qualifying Life Event as listed below, you may change or cancel your coverage during the plan year to meet your needs. You must notify Human Resources within 31 days of the event to ensure there is no disruption of your coverage:

Birth/Adoption	Dependent Child Age Limit
Divorce	Marriage
Death	Loss of Coverage
FMLA related Leave	

Employees may add or drop coverage for themselves or dependents as a result of a Qualifying Life Event.

It is important that you notify Human Resources immediately of any Qualifying Life Event change so that we can ensure there is no interruption or error in your benefits. Any request for coverage change or cancellation must be consistent with your Qualifying Life Event, and you must have the proper documentation to support this change (i.e. birth certificate, marriage license, final divorce paperwork, etc.).

For a complete list of Qualifying Life Events contact your Human Resources Department.

## MEDICAL

The Mustard Seed offers the option to elect medical coverage through Anthem. For more information on locating a participating network provider, please visit [www.Anthem.com](http://www.Anthem.com).

	Anthem (74Q0) In Network Benefits
Deductible (Individual / Family)	\$4,000 / \$8,000
Out-of-Pocket Maximum (Individual / Family)	\$8,250 / \$16,500
Physician Office Visits (Primary Care / Specialist)	\$40/ \$75 Adults \$ 0< age 19
Preventive Office Services	Covered 100%
Emergency Room Services	50% after \$500 Copay, after Deductible.
Urgent Care Services	\$75 Copay
Outpatient Diagnostic: Lab & X-Ray	50% after Deductible
Outpatient Surgery Hospital /Alternative Care Facility	50% after \$350 Copay, after Deductible
Inpatient Facility	50% after \$600 Copay, after Deductible
<b>Pharmacy Benefits</b>	
Retail (per 30 day supply) Level 1* Tiers 1 / 2 / 3 / 4 / 5      Level 2**	\$15 / \$60 / \$125 / \$400 after Ded \$25 / \$70 / \$135 / \$500 after Ded
Home Delivery (per 30 day supply) Tiers 1 / 2 / 3 / 4 / 5	\$38 / \$180 / \$375 / \$400 after Ded

See benefit summary for more information. In the event there is a discrepancy between the benefit summary and this table, the information on the benefit summary prevails.

\*Level 1 Pharmacies include: CVS, Target, Walmart, Sam's Club, Kroger & Meijer

\*\*Level 2 Pharmacies include: Walgreens, & Rite Aid

Anthem Silver Blue Access PPO 4000/50%/8250 Focus Contract Code: 74Q0					
Age	Rate	Age	Rate	Age	Rate
0-14	\$302.96	31	\$459.00	48	\$647.51
15	\$329.89	32	\$468.50	49	\$675.63
16	\$340.19	33	\$474.44	50	\$707.31
17	\$350.49	34	\$480.78	51	\$738.60
18	\$361.58	35	\$483.95	52	\$773.05
19	\$372.66	36	\$487.12	53	\$807.90
20	\$384.15	37	\$490.29	54	\$845.52
21	\$396.03	38	\$493.45	55	\$883.15
22	\$396.03	39	\$499.79	56	\$923.94
23	\$396.03	40	\$506.13	57	\$965.13
24	\$396.03	41	\$515.63	58	\$1,009.08
25	\$397.61	42	\$524.74	59	\$1,030.87
26	\$405.53	43	\$537.41	60	\$1,074.83
27	\$415.04	44	\$553.25	61	\$1,112.84
28	\$430.48	45	\$571.87	62	\$1,137.79
29	\$443.16	46	\$594.05	63	\$1,169.08
30	\$449.49	47	\$618.99	64+	\$1,188.09



## DENTAL

The Mustard Seed offers a dental plan through Anthem. Good dental health promotes good overall health and regular dental checkups can lead to early detection of several types of underlying medical issues such as diabetes, leukemia, oral cancer, pancreatic cancer, heart disease, kidney disease and osteoporosis. For more information on locating a participating network provider, please visit [www.Anthem.com](http://www.Anthem.com)

Dental Plan	
	Network
<b>Deductible</b> <i>(individual / family)</i>	\$50 / \$150
<b>Annual Maximum Benefit</b>	\$1,000
<b>Preventive Care</b> <i>(not subject to deductible)</i>	
Oral Exam, Cleaning & Polish	100%
X-Rays	100%
Fluoride Treatment / Sealants (to age 18)	100%
<b>Basic Services</b>	
Simple Extractions & Fillings	80%
Space Maintainer Insertion (to age 18)	80%
Brush Biopsy (cancer test)	80%
<b>Major Services</b>	
Oral Surgery (Complex)	50%
Crowns / Implants	50%
Bridgework / Dentures	50%
Endodontics (Root Canal) / Periodontics (Scaling and root planning)	50%
<b>Orthodontia Services</b>	
Orthodontia Services	Not Covered
<b>Lifetime Maximum Benefit</b>	N/A

*See benefit summary for more information. In the event there is a discrepancy between the benefit summary and this table, the information on the benefit summary prevails.*





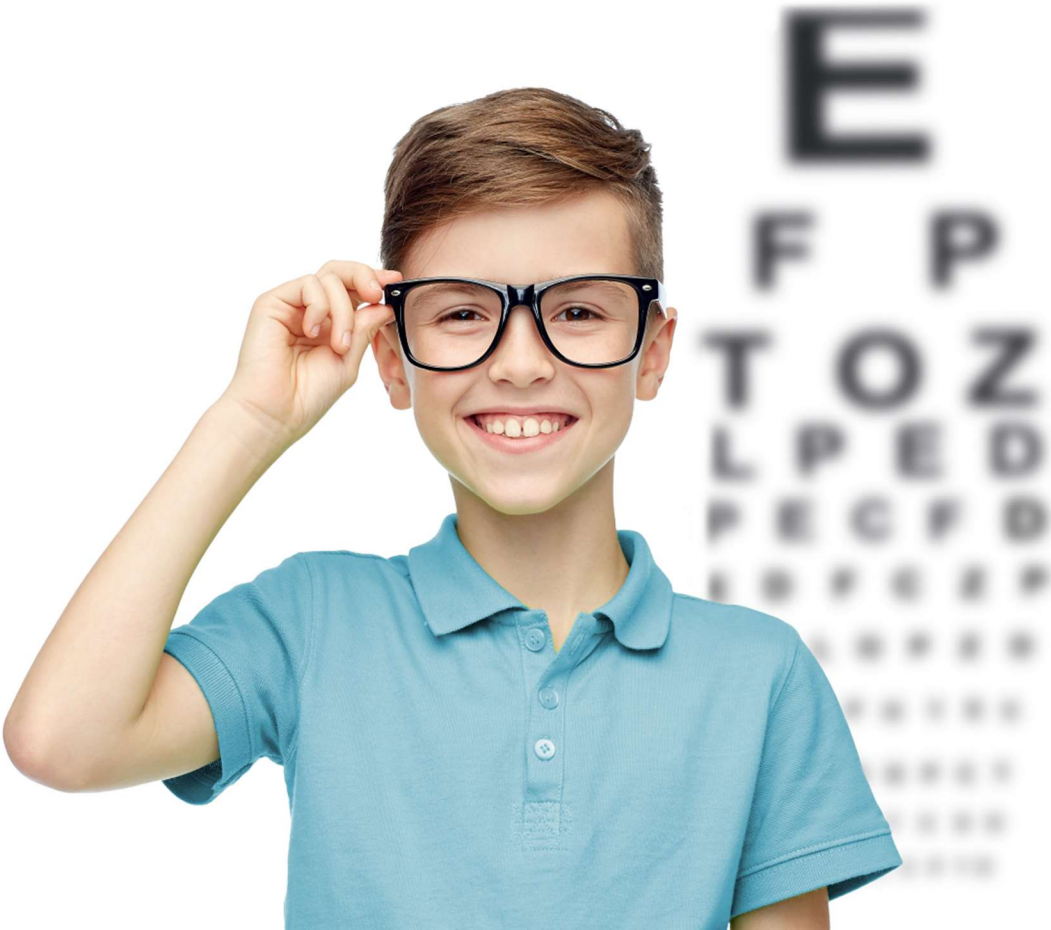
# VISION

The Mustard Seed offers a vision plan through Anthem, covering exams and materials, making it more affordable to keep your eyes healthy. For more information on locating a participating network provider, visit [www.Anthem.com](http://www.Anthem.com)

Vision Plan	
	Network
Exams (Every 12 months)	\$10 Copay
Frames (Every 24 months)	\$130 Allowance, then 20% off any remaining balance
Lenses (Every 12 months)	
Single Vision	\$10 Copay
Bifocal	\$10 Copay
Trifocal	\$10 Copay
Standard Polycarbonate (under age 19)	\$0 Copay
Contact Lenses (Every 12 months) In lieu of eyeglass lenses	
Elective Conventional	\$130 allowance, then 15% off any remaining balance
Elective Disposable	\$130 Allowance
Medically Necessary	100% Covered

See benefit summary for more information. In the event there is a discrepancy between the benefit summary and this table, the information on the benefit summary prevails.

Some In Network providers include:





# Say hi to Sydney

Anthem's new app is simple, smart — and all about you

With Sydney, you can find everything you need to know about your Anthem benefits — personalized and all in one place. Sydney makes it easier to get things done, so you can spend more time focused on your health.

**Get started with Sydney**  
Download the app today!



## Simple

Ready for you to use quickly, easily, seamlessly — with one-click access to benefits info, Member Services, wellness resources and more.

## Smart

Sydney acts like a personal health guide, answering your questions and connecting you to the right resources at the right time. And you can use the chatbot to get answers quickly.

## Personal

Get alerts, reminders and tips directly from Sydney. Get doctor suggestions based on your needs. The more you use it, the more Sydney can help you stay healthy and save money.

### With just one click, you can:

- Find care and check costs
- Check all benefits
- See claims
- Get answers even faster with our chatbot
- View and use digital ID cards

### Already using one of our apps?

It's easy to make the switch. Simply download the Sydney app and log in with your Anthem username and password.