Medical/Rx Plan Highlights

The Monarch Cement Company offers medical and prescription drug coverage through UMR and Oread Rx. The chart below is a summary of the In-Network benefits offered.

	UMR $500 Deductible	UMR $1,500 Deductible	UMR $3,500 Deductible (HSA Eligible)
	In-Network Benefits	*In-Network Benefits*	*In-Network Benefits*
CALENDAR YEAR DEDUCTIBLE			
Individual / Family	Embedded $500 / $1,000	Embedded $1,500 / $3,000	Embedded $3,500 / $7,000
Coinsurance (Plan / Member)	90% / 10%	90% / 10%	100% / 0%
MAXIMUM OUT-OF-POCKET (Includes deductibles, copays, & coinsurance)			
Individual	$2,000	$4,000	$6,350
Family	$4,000	$8,000	$12,700
PHYSICIAN OFFICE VISIT			
Primary Care	$25 Copay	$25 Copay	100% after deductible
Specialty Care	$25 Copay	$25 Copay	100% after deductible
PREVENTIVE CARE			
Adult Periodic Exams	Covered at 100%	Covered at 100%	Covered at 100%
Well Child Care	Covered at 100%	Covered at 100%	Covered at 100%
Routine Eye Exam	Covered at 100%	Covered at 100%	100% after deductible
Urgent Care Facility	$25 Copay	$25 Copay	100% after deductible
100% AFTER DEDUCTIBLE			
Urgent Care Facility	$25 Copay	$25 Copay	100% after deductible
Emergency Room Facility Charges	$100 copay then ded/coins	$100 copay then ded/coins	100% after deductible
Inpatient Hospital Facility	10% after deductible	10% after deductible	100% after deductible
Outpatient Facility & Surgical Charges	10% after deductible	10% after deductible	100% after deductible
MENTAL HEALTH AND SUBSTANCE ABUSE			
Inpatient	10% after deductible	10% after deductible	100% after deductible
Outpatient	$25 copay	$25 copay	100% after deductible

	UMR $500 Deductible	UMR $1,500 Deductible	UMR $3,500 Deductible (HSA Eligible)
	In-Network Benefits	*In-Network Benefits*	*In-Network Benefits*
RETAIL PHARMACY (30 DAY SUPPLY)			
Generic	$15 copay	$15 copay	$15 copay after deductible
Preferred Brand	$30 copay	$30 copay	$30 copay after deductible
Non-Preferred Brand	$45 copay	$45 copay	$45 copay after deductible
Preferred Specialty	Contact Oread Rx Patient Assistance at (833) 673-2317	Contact Oread Rx Patient Assistance at (833) 673-2317	Contact Oread Rx Patient Assistance at (833) 673-2317
MAIL ORDER PHARMACY (90 DAY SUPPLY)			
Generic	$37.50 copay	$37.50 copay	$37.50 copay after deductible
Preferred Brand	$75 copay	$75 copay	$75 copay after deductible
Non-Preferred Brand	$112.50 copay	$112.50 copay	$112.50 copay after deductible
Preferred Specialty	Contact Oread Rx Patient Assistance at (833) 673-2317	Contact Oread Rx Patient Assistance at (833) 673-2317	Contact Oread Rx Patient Assistance at (833) 673-2317

Employee Monthly Medical Contributions (12)	
$500 Deductible	
Employee	$138.34
Employee & Spouse	$307.53
Employee & Child(ren)	$289.29
Employee & Family	$458.49
$1,500 Deductible	
Employee	$84.01
Employee & Spouse	$218.06
Employee & Child(ren)	$206.33
Employee & Family	$315.18
$3,500 Deductible (HSA Eligible)	
Employee	$37.34
Employee & Spouse	$111.20
Employee & Child(ren)	$105.25
Employee & Family	$160.44

Wellness Program

All eligible employees and spouses enrolled in the Company's medical plan who have completed the required steps of the wellness program receive a discount on their health insurance premiums ($30 per month for employees and $20 per month for spouse participation).

Prescription Drug Information

The Monarch Cement Company is excited to partner with Oread Rx to administer your pharmacy benefits. Oread Rx strives to make a positive change in the pharmacy benefits marketplace. Their goal is to help facilitate efficient delivery of benefits and improve patient outcomes while saving the members and plan money.

Oread Rx Offers:

- **Open Pharmacy Network** with 60,000+ Pharmacies - Our members are always allowed to use the pharmacy of their choice
- **Patient Assistance Program** - Our goal is to maximize savings and manage assistance programs for members
- **Local Service** - Our goal is to work with your local health care providers to provide you with quality healthcare and pharmacy services.
- **Clinical Pharmacy Services** - We will work with local partners who utilize clinical pharmacy services to provide members with the best pharmaceutical care.
- **Transparency** - The mission of our company is to provide transparent pharmacy services and benefits.
- **Mobile App**- Oread partners with My RxPlan. Download the 'My RxPlan' app and register using the **Oread Member Registration** instructions below. Once logged in, you'll see the Oread Rx mobile app log in screen.

Oread Rx Member Registration

1. Go to your member portal at: *http://oreadrx.myrxplan.com* and click on "Register Now"
2. Enter in Cardholder ID, Group Number, First and Last Name, and Date of Birth, then click "Continue"
3. Once credentials are confirmed, you'll provide a mobile number, email address that will serve as your user ID, and password. After that, click "Finish".

Prescription Formulary – Oread Rx Select Managed Formulary

Formularies are updated at least annually. Please be sure to check out Oread's formulary list to ensure your prescriptions are covered. If you have a script that isn't listed, it's likely that there is an alternative option and Oread Rx can help you to identify it so you can confirm its usage with your doctor. To find the most updated formulary list, you can visit the Oread Rx Member portal or the Oread Rx Mobile App.

CALL OREAD RX CUSTOMER SERVICE AT 833-673-2379 TO DETERMINE IF YOUR MEDICATION(S) ARE SUBJECT TO PRIOR AUTHORIZATION, STEP THERAPY, AND/OR QUANTITY LIMIT REQUIREMENTS.

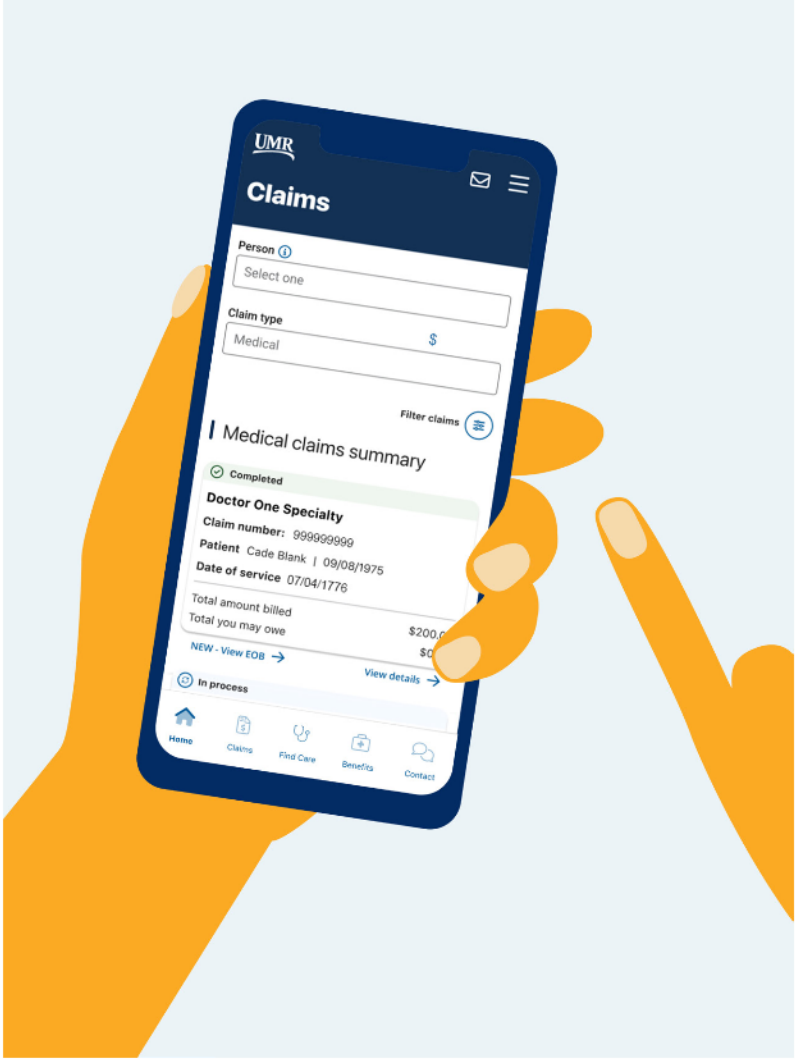
Specialty Medications & the Patient Assistance Program

Specialty Drugs will NOT be covered under The Monarch Cement Company's Medical plan. They will be run through Oread Rx's Patient Assistance Program, which is designed to shift drug costs from members and plans to manufacturers. Oread Rx utilizes a multi-tiered system that is managed in-house and provides maximum saving opportunities.

OREAD Rx

UMR Mobile App

UMR on the go, right from the palm of your hand.



The UMR app has a smart fresh look, simple navigation, and faster access to your health care benefits information. View your plan details on demand — anytime, anywhere.

With a single tap, you can:

- Access your digital ID card
- See a personalized list of **Things to do** to stay on top of your health and keep your benefits up to date
- Look up in-network health care providers
- Find out if there's a copay for your upcoming appointment
- View your recent claims and explanation of benefits
- Chat, call or message the UMR member support team
- Add your health plan details to your Apple Wallet or Google Wallet
- View additional benefits information including proof of health coverage

Download the UMR app today

Simply scan the QR code or visit your app store to get started.