

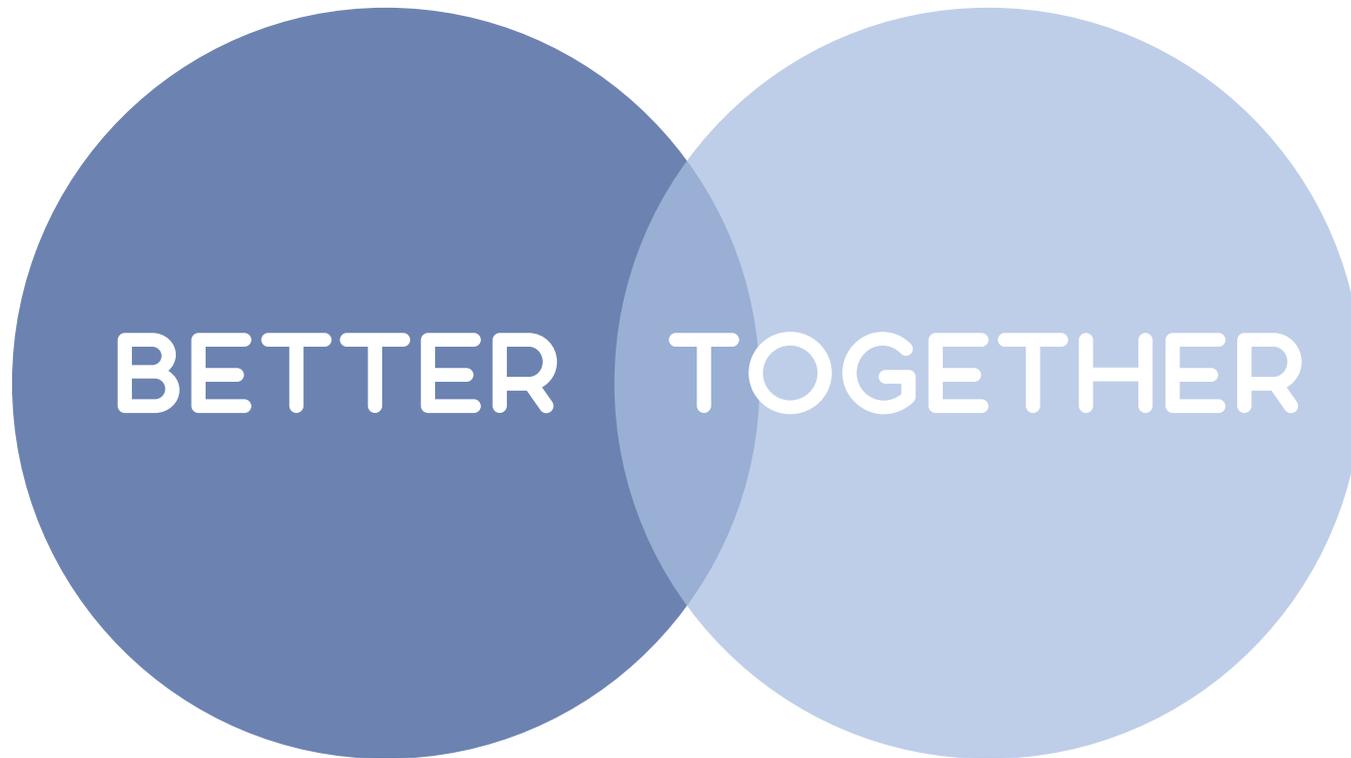
THRIVE TOGETHER

THE ALLIANCE HEALTH PLAN

PLAN YEAR 2019



ALLIANCE
BENEFITS
Compassion, Integrity, Respect.



As you have likely heard, the health-care industry continues to experience turbulent waters. Given these challenges, we're better together! Rather than figure this complex issue out on your own, consider the advantages of participating in the Alliance Health Plan:

ADVANTAGES

BIBLICAL VALUES

Because we are a church plan, we are able to align your health insurance benefits with our sanctity of life value, which means we don't cover abortive drugs and services mandated in other insurance plans.

CARE FOR THE ALLIANCE FAMILY

Claims paid out of premiums collected are used to support your needs and those of other Alliance family members, many of whom are experiencing challenging health situations. So we can say with the apostle Paul in 2 Corinthians 8:14a:

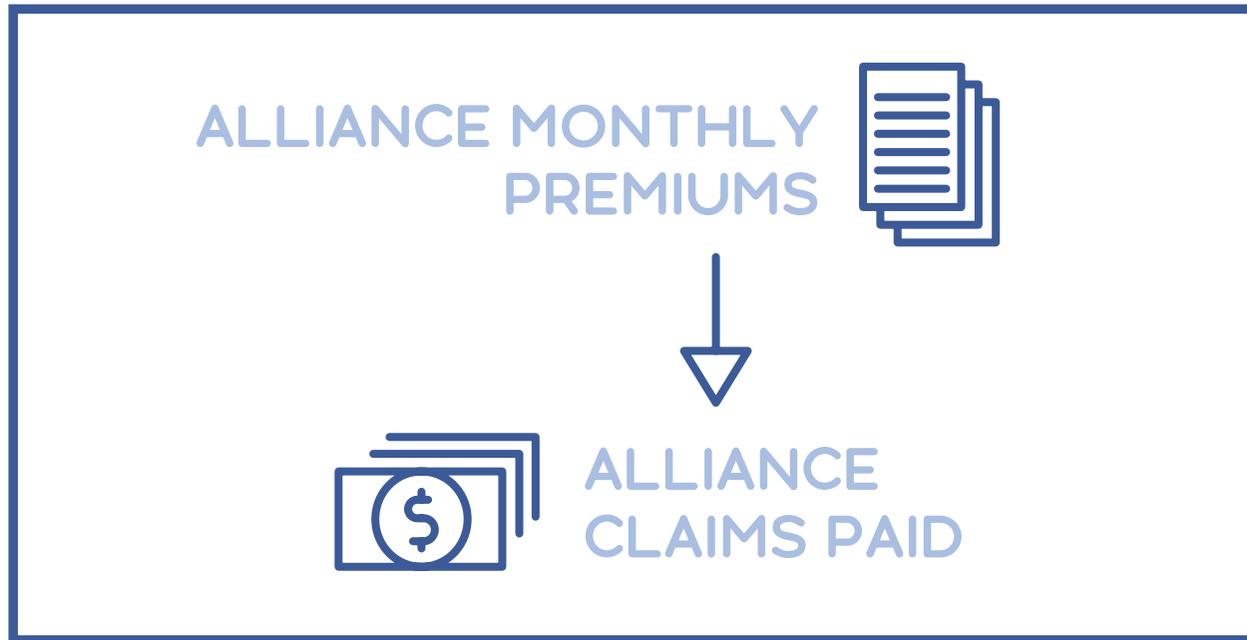
“At the present time your plenty will supply what they need,
so that in turn their plenty will supply what you need.”

GROUP RATES

Because of our plan size, we are able to provide you bundled group rates on your medical, prescription, dental, vision, life insurance, and long-term disability. In both plans offered, a portion of the premium is returned to all participants via their health savings accounts (HSA).

FAMILY SERVICE

When you need assistance, you have access to a team that understands the Alliance family—because we're a part of that family!



HOW IT WORKS

The Alliance Health Plan is a self-funded, multi-employer church plan. This means that monthly premiums collected are used to pay for medical claims incurred by our participants. These premium dollars are used specifically for the Alliance family, including those on our domestic and international plans.

For the plan to be financially sustainable long term, premiums received need to exceed claims paid. A growing number of participants are needed for the financial health of the plan.

ABOUT THE PLAN

Alliance Benefits offers a high-deductible health plan (HDHP) with an HSA. Once the deductible has been met (including out-of-pocket medical and prescription costs), coinsurance begins where the plan pays a high percentage of the claim and the employee pays a smaller portion. The Alliance Health Plan also offers additional wellness benefits that are paid at 100 percent. These wellness benefits can be found on the Preventive Schedule and Preventive Drug List, located on the Alliance Benefits Web site. The Alliance Health Plan offers two plan packages:

The Alliance High-Deductible Premium Health Plan includes medical, HSA with employer contribution, prescription, dental, vision, life insurance, and long-term disability.

The Alliance High-Deductible Standard Health Plan includes medical, HSA with employer contribution, prescription, and life insurance.

UNLIKE ANY OTHER PLAN IN THE MARKET!

The Alliance Health Plan is one of the most unique plans that you'll find in the market. Unlike ministry cost-sharing programs, the Alliance Health Plan covers preexisting conditions without any lifetime or annual maximums. Here are some other key benefits:

Life, Disability, Dental, and Vision Coverage. One-stop shopping for these important coverages.

Medical and Prescription. Unlike other plans in the market, each participant's HSA is funded monthly by the employer to help pay the employee's costs. Here's an example of how it works:

- A family has a \$4,000 deductible, which includes medical and prescription costs.
- 50 percent of the deductible, or \$2,000 of the premium, is returned to the employee's HSA. Any balance at the end of the year rolls over.
- Once the deductible has been satisfied, the plan pays 80 percent for covered services.

Preventive Services and Medications. As mentioned, the plan covers a list of preventive services and medications at 100 percent with no cost to the participant.

Refer to our 2019 Summary Guide for coverage details, located on the Alliance Benefits Web site. www.alliancebenefits.org

WHY A HEALTH SAVINGS ACCOUNT (HSA)?

SAVE UP TO 30 PERCENT ON HEALTH-CARE COSTS.

HSAs are one of the most tax-advantaged accounts available. You don't pay taxes on the money you put in, take out, or earn in your HSA. You could be saving up to \$30 on every \$100 you spend on vision, dental, medical, and prescription expenses. All it takes is a contribution to your HSA!

YOUR HSA SAVINGS NEVER EXPIRE.

The money in your HSA is yours to keep from year to year—if you don't spend it. Unlike an FSA, your HSA funds never expire—even if you change jobs, switch health plans, or retire.

IT'S MORE THAN A SPENDING ACCOUNT.

Even if you don't spend much on health care today, your HSA is still a great tool to build a safety net for future and unexpected expenses, as well as for health-care costs in retirement.

HSAs FOR ANY STAGE IN LIFE

Today: Current Health Expenses

Tomorrow: Build a Safety Net

Retirement: Enjoy Your Savings

The average couple retiring today will need \$250,000 for medical expenses in retirement above what Medicare pays.*

**Center for Retirement Research at Boston College (Information provided by Conduent Business Services, LLC; all rights reserved)*

COVERAGE PROVIDERS

Medical: Anthem Blue Cross Blue Shield

Health Savings Account: BenefitWallet

Prescriptions: Express Scripts

Telemedicine: First Stop Health

Dental: Delta Dental

Vision: EyeMed

Life Insurance and Long-Term Disability: The Standard Insurance Company

PARTNERING WITH US

HealthComp: Our third-party administrator processes our medical claims and is considered an extension of the Alliance Health Plan. Callers will always speak with a friendly representative without being forced to navigate through a complex menu.

KnovaSolutions: Our clinical-prevention service is available to help people manage complex health-care situations by gaining a better understanding of their choices for medical care, treatment, and medication. KnovaSolutions offers a team of highly experienced nurses and is available at no additional cost.

Refer to our 2019 Summary Guide for coverage details, located on the Alliance Benefits Web site.
www.alliancebenefits.org

PREMIUM HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

	EMPLOYEE ONLY	EMPLOYEE + CHILDREN	EMPLOYEE + SPOUSE	FAMILY
MEDICAL AND PRESCRIPTION	\$620	\$935	\$1,265	\$1,715
EMPLOYER HSA CONTRIBUTION	\$84	\$167	\$167	\$167
DENTAL	\$45	\$71	\$83	\$124
VISION	\$7	\$10	\$13	\$18
BASIC LIFE INSURANCE (30K)	\$16	\$16	\$16	\$16
LONG-TERM DISABILITY	\$10	\$10	\$10	\$10
TOTAL MONTHLY	\$782	\$1,209	\$1,554	\$2,050

PREMIUM HIGH-DEDUCTIBLE HEALTH PLAN (HDHP) *(Continued)*

LOYALTY REWARDS

For continuous employer plan participation—2019 monthly premium rate discounts per employee

EMPLOYER PLAN PARTICIPATION	EMPLOYEE ONLY	EMPLOYEE + CHILDREN	EMPLOYEE + SPOUSE	FAMILY
Since 2018	\$776	\$1,201	\$1,542	\$2,035
Since 2017	\$770	\$1,192	\$1,531	\$2,018
Since 2016 (or before)	\$764	\$1,183	\$1,519	\$2,002

We are excited to continue offering the Loyalty Rewards program. These rewards will be given to employers who have continuously participated in the Alliance Health Plan for the previous one or more years.

The rewards are effective for the 2019 plan year and apply to the HDHP Premium plan. The amounts will be reviewed and approved by the Benefit Board annually.

*Any employer who still enrolls in 2018 will be eligible for the discounted 2018 loyalty rewards listed.

STANDARD HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

	EMPLOYEE ONLY	EMPLOYEE + CHILDREN	EMPLOYEE + SPOUSE	FAMILY
MEDICAL AND PRESCRIPTION	\$620	\$935	\$1,265	\$1,715
EMPLOYER HSA CONTRIBUTION	\$84	\$167	\$167	\$167
BASIC LIFE INSURANCE (30K)	\$16	\$16	\$16	\$16
TOTAL MONTHLY	\$720	\$1,118	\$1,448	\$1,898

STANDARD HIGH-DEDUCTIBLE HEALTH PLAN (HDHP) *(Continued)*

LOYALTY REWARDS

For continuous employer plan participation—2019 monthly premium rate discounts per employee

EMPLOYER PLAN PARTICIPATION	EMPLOYEE ONLY	EMPLOYEE + CHILDREN	EMPLOYEE + SPOUSE	FAMILY
Since 2018	\$714	\$1,110	\$1,436	\$1,883
Since 2017	\$708	\$1,101	\$1,425	\$1,866
Since 2016 (or before)	\$702	\$1,092	\$1,413	\$1,850

We are excited to continue offering the Loyalty Rewards program. These rewards will be given to employers who have continuously participated in the Alliance Health Plan for one or more years.

The rewards are effective for the 2019 plan year and apply to the HDHP Standard Plan. The amounts will be reviewed and approved by the Benefit Board annually.

*Any employer who still enrolls in 2018 will be eligible for the discounted 2018 loyalty rewards listed.



For more information on coverage details or how to enroll in the Alliance Health Plan, visit www.alliancebenefits.org.

QUESTIONS? Contact Alliance Benefits at (800) 700-2651 or benefits@cmalliance.org



WE LOOK FORWARD TO SERVING YOU!



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