

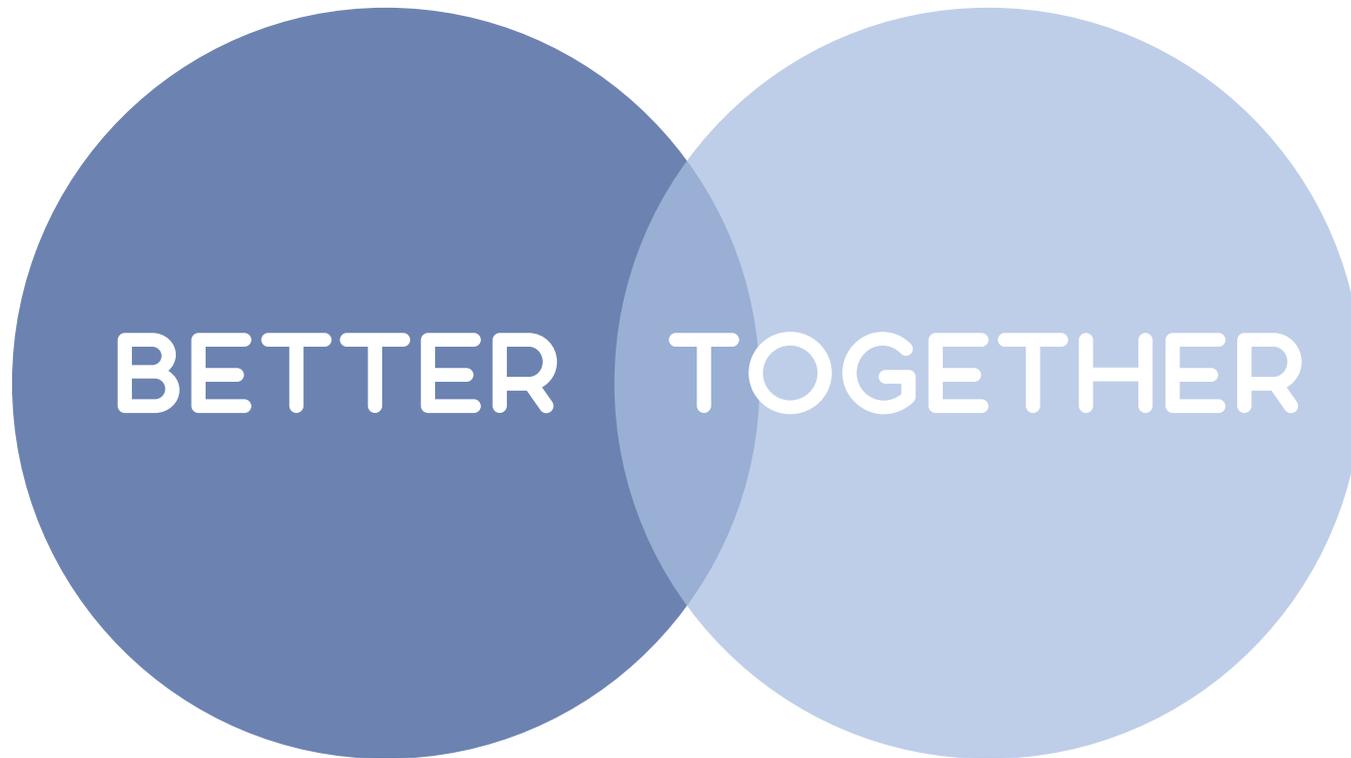
THRIVE TOGETHER

THE ALLIANCE HEALTH PLAN

PLAN YEAR 2020



ALLIANCE
BENEFITS



Given the challenges that come with trying to understand today's health-care industry, 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 can 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:

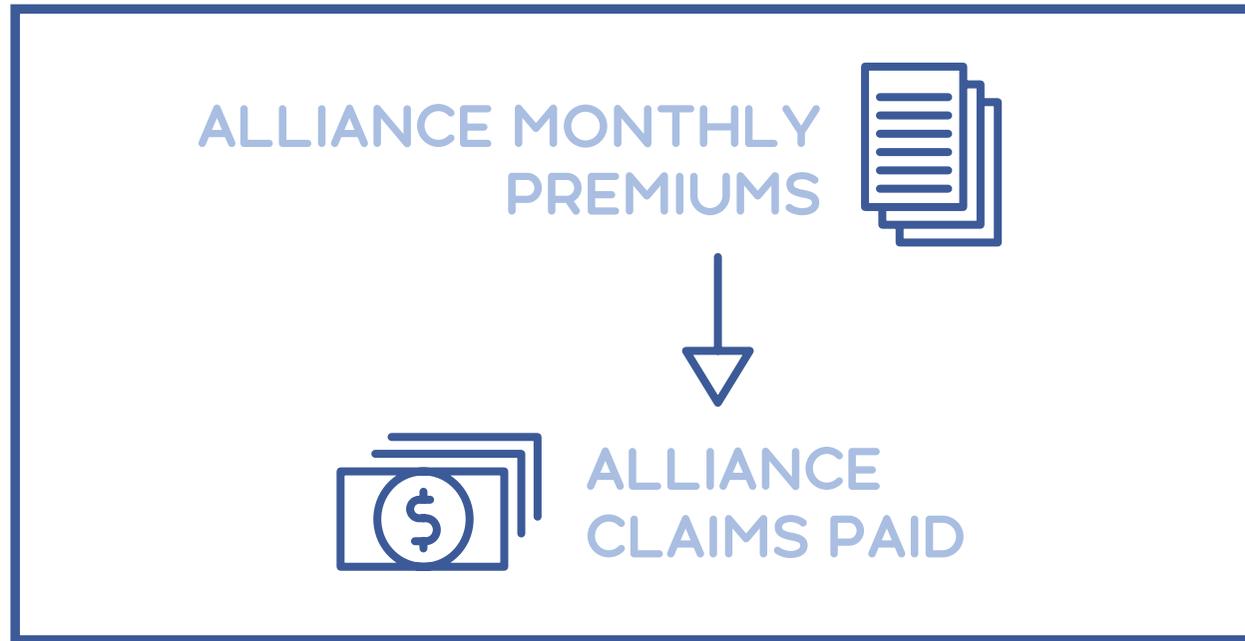
“... your plenty will supply what they need, so that in turn their plenty will supply what you need” (2 Cor. 8:14a).

GROUP RATES

Because of our plan size, we can provide bundled group rates on your medical, prescription, dental, vision, life insurance, and long-term disability coverage. In both plans, 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 must exceed claims paid. We are excited to see increasing interest and participation in the Alliance Health Plan. One of the many benefits of working with the greater Alliance family is seeing God's goodness displayed in the lives of His people. We praise Him for His faithfulness and care.

ABOUT THE PLAN

Alliance Benefits offers a high-deductible health plan (HDHP) with a health savings account (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 benefits can be found on the Preventive Schedule and Preventive Drug List, located on the Alliance Benefits website. The Alliance Health Plan offers two packages:

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

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

UNLIKE ANY OTHER PLAN IN THE MARKET!

The Alliance Health Plan is one of the most unique plans 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—one-stop shopping for these important benefits

Medical and Prescription Coverage. Unlike other plans, 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 is satisfied, the plan pays 80 percent for covered services.

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

Refer to our 2020 Summary Guide for coverage details, located on the Alliance Benefits website.
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 save 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

COVERAGE PROVIDERS

Medical: Anthem Blue Cross Blue Shield

Prescriptions: Express Scripts

Dental: Delta Dental

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

Health Savings Account: Lively

Telemedicine: First Stop Health

Vision: EyeMed

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 having 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 2020 Summary Guide for coverage details, located on the Alliance Benefits website.
www.alliancebenefits.org

PREMIUM HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

	EMPLOYEE ONLY	EMPLOYEE + CHILDREN	EMPLOYEE + SPOUSE	FAMILY
MEDICAL AND PRESCRIPTION	\$639	\$963	\$1,303	\$1,766
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	\$801	\$1,237	\$1,592	\$2,101

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

LOYALTY REWARDS

For continuous employer plan participation—2020 monthly premium rate discounts per employee

EMPLOYER PLAN PARTICIPATION	EMPLOYEE ONLY	EMPLOYEE + CHILDREN	EMPLOYEE + SPOUSE	FAMILY
Since 2019	\$795	\$1,227	\$1,579	\$2,083
Since 2018	\$788	\$1,218	\$1,566	\$2,066
Since 2017 (or before)	\$782	\$1,208	\$1,553	\$2,048

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 2020 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 2019 will be eligible for the discounted 2019 loyalty rewards listed.

STANDARD HIGH-DEDUCTIBLE HEALTH PLAN (HDHP)

	EMPLOYEE ONLY	EMPLOYEE + CHILDREN	EMPLOYEE + SPOUSE	FAMILY
MEDICAL AND PRESCRIPTION	\$639	\$963	\$1,303	\$1,766
EMPLOYER HSA CONTRIBUTION	\$84	\$167	\$167	\$167
BASIC LIFE INSURANCE (30K)	\$16	\$16	\$16	\$16
TOTAL MONTHLY	\$739	\$1,146	\$1,486	\$1,949

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

LOYALTY REWARDS

For continuous employer plan participation—2020 monthly premium rate discounts per employee

EMPLOYER PLAN PARTICIPATION	EMPLOYEE ONLY	EMPLOYEE + CHILDREN	EMPLOYEE + SPOUSE	FAMILY
Since 2019	\$733	\$1,136	\$1,473	\$1,931
Since 2018	\$726	\$1,127	\$1,460	\$1,914
Since 2017 (or before)	\$720	\$1,117	\$1,447	\$1,896

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 2020 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 2019 will be eligible for the discounted 2019 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!



ALLIANCE
BENEFITS