

# Reference Terms

**Annual enrollment:** The time period (once a year) when all Associates can review/change benefit elections for the upcoming calendar year.

**Beneficiary:** The person who you name to receive the policy benefit in the event of your death.

**COBRA- (Consolidated Omnibus Reconciliation Act):** Requires most employers with group health plans to offer Associates the opportunity to continue temporarily their group health care coverage under their employer's plan if their coverage otherwise would cease due to termination, layoff, or other change in employment status (referred to as "qualifying events").

**Co-insurance:** The percentage paid by the Associate and the plan after the deductible has been met.

**Coordination of benefits:** Helps ensure that the correct medical plan is paying expenses when a member is covered under more than one plan (ex. An Associate is covered under our plan and also under a spouse's plan).

**Co-payment:** The dollar amount that the Associate pays for covered services rendered at the time of service.

**Deductible:** An amount paid up front by the Associate for any services rendered before the insurance begins to pay.

**Dependent:** A person for whom the Associate has legal obligation, the Associate's spouse and/or children.

**Domestic Partner:** Two individuals who have entered into a relationship which is the functional equivalent of a marriage who have lived together for at least 6 months, are 18 years of age or older, have joint responsibility of each other's welfare and necessities of life.

**Explanation of Benefits (EOB):** The insurance company's written explanation to a claim, showing what they paid and what the Associate must pay.

**GAAAP:** Grande Associates Asset Accumulation Plan, 401(k) and Profit Sharing Plan

**Insured:** The Grande Associate who qualifies or is eligible for the insurance benefits.

**Lifetime maximum:** The maximum amount of money a plan will pay towards healthcare services over the course of the covered person's lifetime.

**Network:** A group of doctor's, hospitals and other health-care providers contracting with a health plan, usually to provide care at special rates and to handle paperwork with the health plan.

**Out-of-pocket maximum:** The dollar amount set by the plan which puts a cap on the amount of money the Associate must pay out of his or her own pocket for covered expenses.

**PPO (Preferred Provider Organization):** Where providers are under contract to an insurance company or health plan to provide care at a discounted or negotiated price.

**Premium:** A specified amount of money that the insurer receives in exchange for its promise to provide health insurance to an individual or group.

**Qualifying Life Event:** An occurrence that triggers an insured's protection (marriage, birth of a child, divorce, death of spouse, dependent child change in eligibility).

**Usual, customary and reasonable charges:** The charges that an insurance carrier determines are normal for a particular medical procedure within a specific geographical area.

# 2021 Carrier Contact List

Provider/Plan Name	Group Numbers	Customer Service Numbers	Website Address
UMR	#76-411544	800-826-9781	www.umar.com
CVS Caremark	#4932	866-818-6911	www.caremark.com
Care Plus	#PPD-021	800-318-7007 or 414-771-1711	www.dentalassociates.com
Delta Dental	#90214	800-236-3712	www.deltadentalwi.com
National Vision Administrators, L.L.C	Option 1: 8955 0001 01 Option 2: 8955 0002 01	800-672-7723	www.e-nva.com
Discovery Benefits	FSA and HRA	866-451-3399	www.discoverybenefits.com
Prudential	GAAAP	877-778-2100	www.prudential.com/online/retirement
Accident Protection Plan	#304000	800-539-0038	www.uhc.com
Critical Illness Protection Plan	#304000	800-539-0038	www.uhc.com
Grande Health & Wellness Center		920-907-3922 or 855-289-7517	www.grandehealth.com
Asset Health		855-444-1255	www.assethealth.com/grandehealth
Associate Assistance Program (AAP)	Agnesian	920-924-0614	www.agnesian.com/services/work-wellness
Pinnacle Care		888-442-7380	pinnaclecare.com/support
Teladoc	#76-411544	800-835-2362	www.teladoc.com

