MedPlus

TOKIO MARINE HCC

2027 Employee Benefit Guide

for Alabama Veterinary Medical Association Health and Welfare Trust

HCC Life Insurance Company Operating as Tokio Marine HCC - A&H Group
TMHCC1014 07/2025

Alabama Veterinary Medical Association Health and Welfare Trust

Effective Date: January 1, 2027

Effective January 1, 2027, your health insurance benefits will include a primary health plan and a MedPlus secondary plan. The MedPlus secondary health coverage, provided by Tokio Marine HCC - MedPlus, is offered to enhance benefits provided by the primary health plan by lowering your deductible and reducing your out-of-pocket exposure.

Composite Summary	Primary Health Plan	MedPlus
DEDUCTIBLES & OUT-OF-POCKET MAXIMUM		
Calendar Year Deductible (CYD)	Single $5,000 / Family $10,000	Single $2,000 / Family $4,000
Coinsurance after Deductible	Primary Health Plan 70% / Member 30%	MedPlus Benefit paid at 100%
Out-of-Pocket Maximum (OPM)	Single $7,500 / Family $15,000	MedPlus pays up to $3,000 / $6,000 (1)
INPATIENT HOSPITAL FACILITY		
Inpatient Hospital	$5,000 CYD then 70%	MedPlus pays up to $3,000 / $6,000
Inpatient Hospital Physician Services	$5,000 CYD then 70%	MedPlus pays up to $3,000 / $6,000
OUTPATIENT FACILITY AND PHYSICIAN CHARGES		
Emergency Room + Physician	$5,000 CYD then 70%	MedPlus pays up to $3,000 / $6,000
Outpatient Facility & Ambulatory Centers	$5,000 CYD then 70%	MedPlus pays up to $3,000 / $6,000
Outpatient Physician (surgery and anesthesia)	$5,000 CYD then 70%	MedPlus pays up to $3,000 / $6,000
Outpatient Diagnostic	$5,000 CYD then 70%	MedPlus pays up to $3,000 / $6,000
Ambulance	$5,000 CYD then 70%	MedPlus pays up to $3,000 / $6,000
Other Covered Services - PT, Chiro, DME	$5,000 CYD then 70%	MedPlus pays up to $3,000 / $6,000
PHYSICIAN AND RX CO-PAYS		
Preventative/Wellness	Primary Health Plan Covers at 100%	Covered under Primary Health Plan
Primary/Specialist Physician Copay	$45 PCP / $65 Specialist	Covered under Primary Health Plan
Prescription Drug Benefits	$0 ded/$15/$60/$125/$450	Covered under Primary Health Plan

After your Annual MedPlus Deductible is met, this plan will pay 100% of eligible inpatient/outpatient hospital charges, not to exceed the stated Annual MedPlus Policy Benefit per covered person. Charges which are not allowed by the Primary Health Benefit Plan will not be covered by MedPlus. No more than 100% of charges will be paid by both plans.

(1) MedPlus pays up to Single $3,000 / Family $6,000 of the primary health plan out-of-pocket maximum.

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Tokio Marine HCC - MedPlus

for Alabama Veterinary Medical Association Health and Welfare Trust

Policyholder: Alabama Veterinary Medical Association Health and Welfare Trust

Policy Number: HCCMP00001862

Effective Date of Coverage: 01/01/2027

MedPlus Policy Deductible:	per person	$2,000
	per family	$4,000
MedPlus Hospital Inpatient/Outpatient Benefit:	per person	$3,000
	per family	$6,000
MedPlus Policy Coinsurance/Copayment:	100%	
MedPlus Prescription Drug Benefit:	Not Included	
MedPlus Physician Office Visit Benefit:	Not Included	
Primary Health Benefit Plan Deductible:	$5,000	
Primary Health Benefit Plan Out-of-Pocket:	$7,500	
Primary Health Benefit Plan Coinsurance:	70%	
Maximum Combined Benefit Per Calendar Year:	$3,000 per Covered Person $6,000 per family	

Your MedPlus Policy follows the same waiting period as the underlying Primary Health Plan. For questions about your waiting period, please refer to your Primary Health Plan Summary Plan Description.

Your MedPlus Policy pays 100% of eligible charges allowed under the Primary Health Plan Deductible and Coinsurance provisions, up to the Maximum Combined Benefit, stated above. Charges which are not allowed by the Primary Health Plan will not be covered by your MedPlus Policy.

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Sample MedPlus ID Card

MedPlus

William Roberson Catchings

Secondary Health Plan
ID: 1234567890
Group Plan Number: 01234
ABC Company

TMHCC - MedPlus
P.O. Box 2367
Birmingham. AL 35201
Customer Service: 205-388-5732

FRONT

Call 205-388-5732 for MedPlus Plan
Benefits How to File A Claim
Submit all claims to the Primary Group Health Plan first.

The Primary Plan will adjudicate the claim and provide an
Explanation of Benefits (EOB)
Send the EOB along with the original bill to:

TMHCC - MedPlus
P.O. Box 2367
Birmingham. AL 35201
Customer Service: 205-388-5732
Payer ID: 99943

TOKIO MARINE HCC

Services excluded under the primary plan not covered

BACK

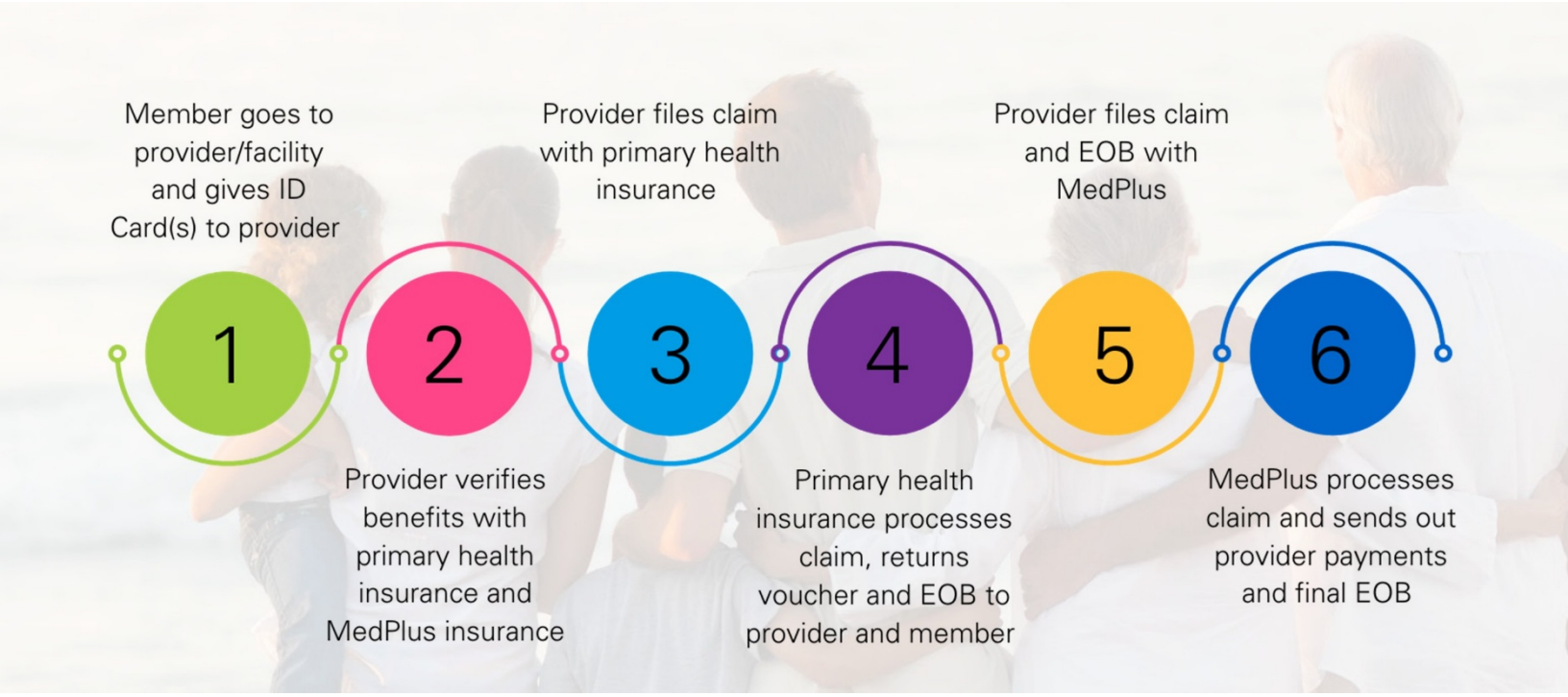
MedPlus Patient Registration Information

Secondary Insurance Carrier: Tokio Marine HCC - MedPlus
Secondary Insurance Address: P.O. Box 2367, Birmingham, AL 35201
Secondary Insurance Phone: 205-388-5732
Secondary Insurance Fax: 205-788-1783

Group Number: 00001862
Insured Employer: Alabama Veterinary Medical Association Health and Welfare Trust

Alabama Veterinary Medical Association Health and Welfare Trust

MedPlus Claim Process



Ensure Your Claims are Filed with MedPlus Correctly

- MedPlus is known by your provider as your "Secondary Insurance."
- When possible, call your provider prior to your appointment to update plan information
- Upon arrival to Doctor/Hospital, submit both your Primary Health Plan & MedPlus ID cards
- If you should have any issues with providers refusing to file your secondary insurance, please notify Tokio Marine HCC - MedPlus at 205-388-5732 and we will contact the provider for you.

In the event you receive a billing statement from your Provider requesting payment and you have not received an EOB from TMHCC - MedPlus:

1. Call 205-388-5732 or email all claim information to MedPlusClaims@tmhcc.com
2. Information can also be faxed to: 205-778-1783

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This booklet is provided solely as a reference overview of current medical benefits and is not intended to replace comprehensive primary plan summary, group policy, or individual certificates of coverage.

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