Knox College
Employee Benefit Plan Information

Dear Knox College Plan Participant:

Knox College is continuously striving to provide its employees with the best and most cost effective benefit coverage. To meet this goal, we are continuing our contract with Benefit Administrative Systems, LLC (BAS) to administer the Knox College Group Health Plan.

Claims should be submitted directly to:

Benefit Administrative Systems, LLC
P.O. Box 2920
Milwaukee, WI 3201-2920

The phone number to call for medical eligibility, benefits, claim inquiries is (800) 523-0582.

PREFERRED PROVIDER NETWORK (PPO):

Members will still have the option to choose Network providers in the OSF or HFN Network. Members also have the choice of using non-network providers. Using network providers, members will receive a higher level of benefits and will take advantage of pre-negotiated discounts on services. This will help maximize your network benefits.

Each plan participant is responsible for verifying a provider’s network status prior to each and any service to ensure the claim is covered at the higher benefit level. During the Annual Enrollment period, employees have the choice to elect the OSF Group (DAN) or the Cottage Hospital Group (HFN) network.

<table>
<thead>
<tr>
<th>Network</th>
<th>Toll Free Number</th>
<th>Web Address</th>
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<tr>
<td>OSF Group (DAN)</td>
<td>888.290-3761</td>
<td><a href="http://www.osfdirectaccessnetwork.com">www.osfdirectaccessnetwork.com</a></td>
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| Cottage Hospital Group (HFN)  | 800.295-5444     | [www.hfninc.com](http://www.hfninc.com)  
Client Code is KNOX  
Or [www.multiplan.com](http://www.multiplan.com) (PHCS)  |
How Do Others Make Their Major Medical Plan Choices?

Meet Eddie

Single, one child

Eddie’s main concerns are:

• Making sure he and his daughter have solid benefits
• Keeping his budget on track
• Not paying for coverage they won’t use

What Eddie thinks about

Eddie’s in pretty good shape overall, and his 9-year-old daughter is generally healthy, but she is very active – she skateboards and gets the occasional scrapes and bruises. Like everyone these days, Eddie is watching his budget, but he wants to be sure they have good coverage if something happens.

What Eddie decides and why

Eddie compares the plan, and even though it has a higher Deductible, he chooses the Consumer Plan with HSA with Child coverage.

• The low paycheck cost means he won’t be paying for coverage they may not use. So he decides to put $40 per paycheck into his H.S.A. He doesn’t have to pay taxes on that money, and if he doesn’t use it, it will be there for future expenses.

• Plus, Knox College will put $250 over the course of the year into his Health Savings Account, which he can use to help pay his deductible.

• He also knows he should be saving more for the future, so he likes the idea that whatever’s left in his H.S.A. at the end of the year rolls over and continues to grow. He won’t lose it if he doesn’t use it.

He also likes that the money in his H.S.A. is his to keep, even into retirement, for future health care expenses.

Meet Marla

Married, two children

Marla’s main concerns are:

• Having good coverage to help pay for her diabetes treatment.
• Saving for health care in retirement

What Marla thinks about

Marla is determined to beat her diabetes. She’s losing weight, tests regularly, watches what she eats. She knows that she’ll have expenses related to her condition, but otherwise she’s pretty healthy, and would like to save some money for future health care expenses.

What Marla decides and why

Marla chooses the Consumer Plan with H.S.A. with Family coverage. Marla knows she and her children will be covered, but it costs less each paycheck than the other plans, which lets her focus on saving money for retirement.

• Because saving for retirement expenses is a priority, Marla decides to put $100 per paycheck in her H.S.A. as a way to make herself plan for future medical expenses.

• She knows hospitalization is always a possibility, plus multiple doctor and specialists visits, and lots of medications, so she knows she’ll meet the deductible. And since the company adds $250 to her H.S.A. each year, she’ll have help reaching the deductible.

• She knows she should be saving more for retirement, and she knows health care will be a large part of those retirement expenses. So she really likes the tax and savings advantages of the H.S.A. – if she keeps working on her health and doesn’t have a lot of expenses, the money in her H.S.A. can continue to grow to help pay for future health care needs, even into retirement.
Meet Alex
Married

Alex’s main concerns are:
- Having some financial certainty about costs
- The cost and care for the upcoming birth of their child

What Alex thinks about
Overall, Alex and his wife, Mandy, are in pretty good shape. They’re active, but Alex has high cholesterol that he controls with medication. They don’t go to the doctor for much more than physicals. But their first child is due in a couple of weeks, and they know the baby will increase their expenses.

What Alex decides and why
They’ve never been good about watching their finances, but a baby on the way, Alex and Mandy are suddenly very serious about health care. They talk it over and decide the PPO Plan with Spouse coverage is their best option.

- They consider the Consumer Advantage with H.S.A. Plan, but with Mandy’s delivery and the baby’s first year, Alex likes the idea of paying a little more each paycheck so there’s less financial uncertainty when they need care during the year.
- They considered the Consumer Plan, but like the lower cost per paycheck of the PPO Plan.

Meet Kelly
Married, two kids

Kelly’s main concerns are:
- Controlling out-of-pocket costs during the year
- Paying for the kid’s health care needs

What Kelly thinks about
Kelly feels fine now, but was hospitalized with chest pains last year. Her daughter, Tina, has asthma and sees the doctor often, and her son, Ryan, is healthy but is always getting banged up playing sports or riding his bike, and he broke his leg last year. Her husband, Tony, works out, but struggles with his blood pressure.

What Kelly decides and why
Kelly decides on the PPO Plan with Family coverage.

- Between Tina’s asthma, Ryan’s sports and Tony’s blood pressure medicine, Kelly wants coverage that will help keep her expenses in check during the year if health problems crop up.
- The hospital stay really opened her eyes about medical costs, so she wants to protect their budget against that kind of expense. With the PPO plan, they’ll pay the lowest deductible and the least out of pocket than with the other plans.
- The low deductible, low out-of-pocket maximum and predictable prescription co-pays give Kelly and Tony peace of mind, even though it costs her more each paycheck.
- Kelly has made it a point to take a daily walk with Tony to relieve her stress and help him fight his blood pressure.
NURSE HOTLINE

Good health starts with asking questions and knowing where to go for the answers.

The **24/7 Nurse Hotline** offers toll-free access to experienced registered nurses, **24 hours a day, 365 days per year**.

Our hotline nurses are an immediate, reliable and caring source of health information, education and support and can be reached by calling **800-827-6730**.

**Features:**

- Toll-free, 24/7 access to Registered Nurses.
- Guidance to appropriate level and place of care by trained clinical staff.
- Physician-authored clinical guidelines ensure appropriate, efficient and accurate service.

*To speak with a Registered Nurse call 800-827-6730.*