

Medical

Why do I need medical coverage?

- **TO HELP PAY FOR HOSPITAL STAYS**
- **TO HELP PAY FOR PRESCRIPTIONS**
- **COVERAGE FOR FAMILY**
- **TO PROTECT YOURSELF AND YOUR FAMILY AGAINST EVER-INCREASING MEDICAL COSTS**



When people lack health insurance, they often do not have timely access to appropriate medical care, which can result in painful and life threatening medical conditions, recurring illnesses, deteriorating health, or premature death. Often those without medical coverage do not visit their doctor when necessary and fail to fill prescriptions due to rising pharmacy costs. Medical coverage is a cornerstone to building a successful financial future. Uninsured medical costs can easily bankrupt a family. Medical coverage is necessary for individuals of all ages, both single and married. It provides a vital component in responsible financial planning.

What advantages does Gordmans offer?

Gordmans contributes substantially toward the cost of the premium for the health plan for full-time associates. The insurance program developed by our administrator, United Health Care allows easy access to the Choice Plus Network in every state. If you are traveling, you can access a Choice Plus provider with a simple phone call. Claims are filed automatically on your behalf and are generally processed in less than fourteen working days. Contributions are deducted on a pre-tax basis, decreasing the stated premium cost.

Summary of Health Benefits	UHC In network Providers	Out of Network Providers
Calendar Year Deductible:		
Individual	\$1,250	\$2,500
Family	\$2,500	\$5,000
Coinsurance Percentage Amount:		
Hospital/Medical/Surgical	20%	40%
Inpatient Mental Illness	20%	40%
Maximum coinsurance Liability Limit:		
Individual	\$2,400	\$4,800
Family	\$4,800	\$9,600
Emergency Care:		
Copayment for	\$350	\$350
Emergency Room Services		
Preventive Care Services:		
Age appropriate Health Screenings	100%	Deductible and coinsurance

Please refer to the Summary Plan Description for more details.