

## What's Changing on April 1, 2018

This flier describes changes to the Alliance Coal Health Plan that will take effect April 1, 2018.

### Two benefit levels

Alliance will continue to provide a 100% benefit level, but the name "In-Network *Plus* (INP)" will change to "Alliance Coal Direct." Our old PPO 80/20 benefit level and Out-of-Network 60/40 benefit level will be replaced by a new "Non-Direct" 80/20 benefit level. The Health Plan will no longer have preferred-provider organizations (PPOs) or networks.

- 1. Alliance Coal Direct:** If you choose providers that have an Alliance Coal Direct agreement for the services you receive, the Plan's benefit for eligible expenses (except emergency room) is 100% with no deductible.
- 2. Non-Direct:** If you choose providers without an Alliance Coal Direct agreement, the benefit generally is 80% of Allowable Charges after the deductible (exceptions include ER, preventive care, chiropractic care, etc.). Non-Direct providers might send you balance bills for amounts greater than the Plan's Allowable Charges. Allowable Charges will be set by the Health Plan based on payment rates that will be published in our SPD, typically using the Medicare fee schedule as references.

### Additional changes and clarifications

These changes and clarifications apply to the Health Plan effective April 1, 2018:

- Preauthorization is required for all Botox treatment. The benefit level depends on the nature of treatment.
- Cologuard genetic testing requires preauthorization. (The types of genetic testing that require preauthorization will be updated in the SPD periodically.)
- Preauthorization is required for maternity inpatient admission that extends beyond 48 hours (96 hours for cesarean birth) for either the mother or newborn.
- Preauthorization is no longer required for venous Doppler ultrasounds.
- CPAPs or oral appliances to treat sleep apnea will be covered up to certain limits with preauthorization.

- The combined medical/prescription drug out-of-pocket limit will increase to \$7,350 person/\$14,700 family for 2018, to match the limits generally adjusted each year by the federal government. (However, the medical coinsurance maximum amounts for 2018 will be the same as in 2017.)
- Platelet-rich plasma injections are excluded.

### What's not changing

Alliance Coal has a great benefits program, including these three key advantages:

- 1. No employee premiums**
- 2. On-site Health Centers** at most Alliance locations, providing convenience and 100% benefit with no deductible for primary care, lab work, blood draws, writing prescriptions, and more.
- 3. 100% benefit** for eligible expenses when you choose Alliance Coal Direct providers (formerly known as In-Network *Plus*); exceptions include ER, chiropractic, etc.

### Effective Now

**Alliance Coal Direct *Opt-In*** is a new program that makes it fast and easy for your physician to become an Alliance Coal Direct provider so you can get the 100% benefit level. This means your doctor will accept the Health Plan's payment rates as 100% payment in full (with no coinsurance, deductible, or balance-billing).

**Alliance's new Health Plan Member Services** is now available at (855) 979-5192 — a single toll-free phone number to talk to staff on-site in our Tulsa office. They're dedicated to helping Alliance members understand your health care options, choose providers, answer claim and billing questions, and much more!

### Questions?

See your local HR representative, or call Alliance's Health Plan Member Services toll-free at (855) 979-5192.

*This flier supplements the summary plan description (SPD) contained in the benefits handbook at [www.CoalBenefits.com](http://www.CoalBenefits.com); you can also request a paper copy of the SPD from local HR at no charge. In addition, an updated summary of benefits and coverage (SBC) has been provided to you and is now available on [CoalBenefits.com](http://CoalBenefits.com). The SPD will be updated in a few months to reflect the benefit changes described in this flier. If there are any differences between the information in this flier and the official plan documents, the plan documents govern. Benefit plans may change or end at any time. Nothing in this flier provides an offer or guarantee of continued employment.*