

Enroll for Benefits by **Nov. 13, 2020**

2021 | OPEN BENEFITS | ENROLLMENT

OPEN ENROLLMENT Checklist

Submit forms to local HR by **Nov. 13, 2020**

- ✓ **Spousal Health Care Affidavit**, required even if you aren't enrolling a spouse
 - Your spouse will not receive coverage if you don't submit this form.
- ✓ **Benefit Election form*** if you plan to make benefit changes
- ✓ **FSA Enrollment form** if you plan to contribute to a spending account
- ✓ **PSSP Beneficiary Designation*** if you need to update your beneficiary

* Get the forms from local HR or CoalBenefits.com/oe.

BENEFIT Reminders



EMERGENCY ROOM COVERAGE

As before, coverage for ER is a \$250 copay per visit per person, then 100% of Allowable Charges. If admitted to the hospital, the copay still applies, and deductible and coinsurance apply to inpatient hospital services for Non-Direct providers.

Even when you go to an Alliance Coal Direct facility, the ER might use Non-Direct providers (physicians, anesthesiologists, imaging techs, lab techs, etc.) The Plan will cover those Non-Direct services at 100% of Allowable Charges, but you are responsible for any charges above Allowable Charges. Call Member Services if you'd like to discuss your options for addressing a balance bill with your provider.



MAKE SURE TO GET PREAUTHORIZATION

To avoid a penalty, call Member Services before you schedule a treatment or test, to make sure it's considered medically necessary under the rules of the Plan. For more information, visit

CoalBenefits.com/appendix-c. Please note the following will be added to the Health Plan's lists of services and supplies that require preauthorization:

- Certain testosterone replacement therapy
- Dental-related services for members with special needs requiring hospital services, ambulatory surgical facility services, or anesthesia services



CONTINUED ON BACK

WHAT'S CHANGING for 2021

This document provides a summary of certain benefit changes that will take effect on January 1, 2021. All benefit provisions will be described in the 2021 version of the summary plan descriptions (SPDs).

MEDICAL COVERAGE: The Plan's combined medical/prescription out-of-pocket limits for 2021 will be revised to reflect the updated limits set by the federal government. These limits are described in the SPD and the Summary of Benefits and Coverage (SBC).

Private-duty nursing is no longer available from many hospitals or other providers, so the Plan will no longer cover this service. (However, the Plan still provides coverage for home health care and skilled-nursing facilities.)

PRESCRIPTION DRUG COVERAGE: The Plan's coverage level for Tier 1 will now be 10% coinsurance with \$5 minimum. However, Approved Over-the-Counter (OTC) and Approved Preventive (ACA PV) will still have 0% coinsurance, subject to on-site clinic restrictions. The Plan's list of drugs covered at the Approved Preventive benefit level will be revised to reflect updated federal requirements.

DISABILITY COVERAGE: The SPD language will be updated to explain how disability benefits are reduced by certain other payments and estimated payments.



GREAT RESOURCE TO MAXIMIZE RETIREMENT SAVINGS

The 401(k) is a great vehicle to help you get on track for a successful retirement. Make sure you're maximizing your benefit!

- Contribute to get the full company match
- Let Bump It continue to increase your savings
- Get a financial plan; call Sarah Baker Rothe, your NestEgg U financial coach, at **(270) 217-8231**



COVERAGE FOR YOUR SPOUSE

As before, if your spouse has access to major-medical coverage from their employer, they must elect coverage from that employer to also be covered by the Alliance Coal Health Plan.



SAVE MONEY WITH FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) allow you to set aside tax-free money to pay for eligible expenses. Depending on your tax bracket, you can cut costs by 25-45% on eligible expenses.

Health Care FSA — Pay out-of-pocket expenses such as deductible, copays, and coinsurance. (As a reminder, the maximum Health Care FSA amount that can be carried over into 2021 is \$550.)

Dependent Day Care FSA — Pay day care expenses for children under age 13 and eligible older dependents.

Visit CoalBenefits.com/oe for more information about your benefits and enrollment, as well as the required forms. If you have questions, see your HR representative, or call Member Services toll-free at **(855) 979-5192**.

This summary of material modifications (SMM) describes changes taking effect January 1, 2021, for the Alliance Coal Health Plan; the Alliance Coal Dental, Vision, and Flexible Benefits Plan; and the Alliance Coal Life and Disability Plan. This SMM supplements the summary plan descriptions (SPDs) contained in the benefits handbook at www.CoalBenefits.com. You can also request a paper copy of the SPDs from your local Human Resources representative at no charge. Please note this SMM describes certain changes but does not describe all changes that will take effect. In early 2021, Alliance plans to publish updated SPDs reflecting all changes, as well as the updated MetLife Certificate of Insurance. If there are any differences between the information in this SMM and the official plan documents, the plan documents govern. Benefit plans may change or end at any time. Nothing in this SMM provides an offer or guarantee of continued employment.