



HOME BUILDERS ASSOCIATION
OF ALABAMA



Alliance Secondary Insurance

Helping you lower your out-of-pocket medical costs



As the cost of health care continues to rise, we know the impact of out-of-pocket expenses can be a financial burden to you and your family. Alliance SI is a supplemental insurance plan by Tandem Medical Solutions and underwritten by Nationwide® that works with major insurance providers to offer a solution to help offset those costs.

With your major medical insurance plan, you are responsible for certain health care expenses — a deductible, co-insurance and co-payment costs. These added costs can have a significant impact on your finances, especially when emergency and unexpected health care needs arise.

An outpatient procedure can generate expenses not covered by your health plan — perhaps you haven't met your annual deductible, there's a 20% co-insurance rate, and don't forget the co-payments for follow-up physician care. The MedPair Supplemental Medical plan can help with these costs up to the plan benefit amount.

52million

Americans under age 65 have trouble paying their medical bills.¹



62%

of Americans struggling with medical debt were covered by insurance at the time of the incident.²

¹National Center for Health Statistics (2017).

²National Center for Health Statistics (2017).

Coverage Summary

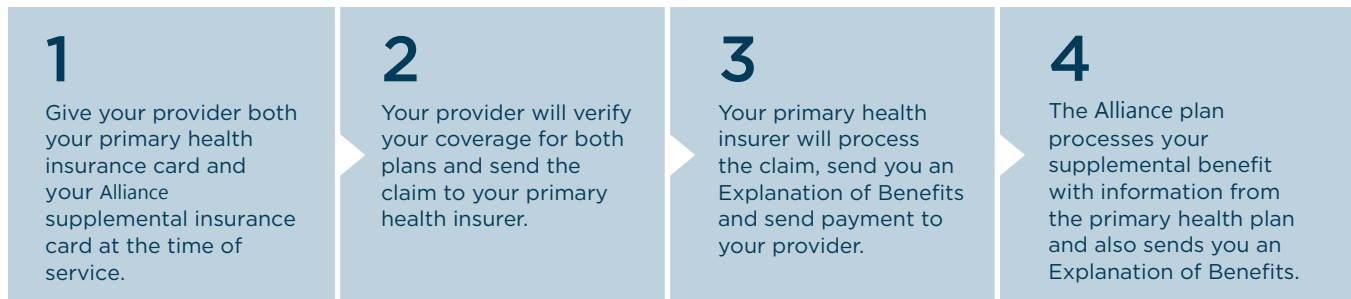
Plan benefit amount				
Plan deductible amount				
BENEFITS	DESCRIPTION			
Covered services and locations	<p>The plan covers you virtually everywhere you go for care, including: emergency department, urgent care, physician's office, inpatient hospital, outpatient facilities, diagnostic facilities and independent labs.</p> <p>The plan may also cover out-of-pocket costs for durable medical equipment and well-baby care, plus more. Optional coverage may be available for mental health/substance abuse services and telemedicine.</p>			
Additional details and exclusions	<ul style="list-style-type: none"> • No pre-existing condition exclusions • Prescription drug charges are not covered, regardless of service location • Additional limitations and exclusions apply; see the certificate of coverage for details 			
	MONTHLY PAY PERIOD DEDUCTION			
	Employee	Employee + Spouse	Employee + Child	Family
Rate				

Alliance SI — Your cure for soaring out-of-pocket medical costs.

A seamless process

Using Alliance is as simple as presenting your medical provider with a second insurance card.

The rest of the claims process works behind the scenes between your medical provider, your health insurance plan and Alliance to reduce your out-of-pocket payment.



To file a claim yourself, just send a claim form with a copy of your Major Medical Explanation of Benefits (EOB) and Itemized Statement from your health care provider showing procedures performed, to the plan administrator. The forms can be found online at medpairplans.com/support/member.aspx

Contact your Human Resources representative to learn more about Alliance and using supplemental health insurance to help defray out-of-pocket medical expenses.