

Consultant Benefits

At A Glance 2026

FIXED INDEMNITY PLAN

Our Fixed Indemnity Medical plan pays a flat amount for each covered claim such as doctors office visits, virtual primary care services, x-rays, lab work, prescription drugs, in and out - patient benefits, emergency room visits, urgent care, and other day-to-day claims. It helps cover out-of-pocket costs with no deductibles and no co-pays and is our most popular plan option because of its highly usable benefits.

Eligibility

All full-time and part-time Consultants are eligible for this plan.

Same Day Leading Healthcare Coverage



Doctors Office Visits



Urgent Care



Emergency Room



Inpatient & Outpatient Hospital Care



Prescription Drug Benefits



Labs & X-Rays

Features



No Deductible



No Co-pay



No Increase in Premium



Affordable Weekly Price

Now With Teladoc Health Services



General Medical Telehealth



Online Mental Health Therapy

Effective Date

Coverage will begin on the first Monday following your first payroll deduction.

Cost

	Medical	Dental	Vision	Term Life	Short-Term Disability
Employee Only	\$19.98	\$5.40	\$2.42	\$0.60	\$4.20
Employee + Child(ren)	\$33.17	\$14.58	\$6.54	\$0.90	\$4.20
Employee + Spouse	\$37.96	\$10.80	\$4.84	\$0.90	\$4.20
Employee + Family	\$50.55	\$20.52	\$9.20	\$1.80	\$4.20

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TELADOC HEALTH SERVICES

***only included in Fixed Indemnity Medical plan**

Teladoc Health is a convenient and affordable way to speak with a licensed doctor or therapist anywhere you are by phone or video for many common health and mental health issues.

Virtual Primary Care Unlocks the Full Potential of Telehealth

- 33% less medical spend for people with a PCP versus those that only see specialists
- 90% of spending is driven by chronic diseases that are more effectively managed with a PCP



Unlimited Visits



Convenient Care



No Membership Fee

General Medical Telehealth

General Medical Telehealth provides 24/7 care for non-emergency conditions.

Online Mental Health Therapy

Provides employees with a therapist of their choice to best fit their needs. Teladoc online therapists can help with:

- Anxiety
- Stress
- Depression

Virtual Primary Care - Primary360

Provides access to best-in-class physicians from a phone or computer within 5 days or less. Employees will get a dedicated physician who can treat a wide range of chronic conditions while offering the full primary care experience, including prescriptions, lab orders, and specialist referrals. Primary360 can help with:

- Annual checkups and preventive care
- Referrals to in-network specialists
- Prescriptions
- Lab orders and recommended screenings

What Do Employees Pay?

Through Care Basic, employees pay only 10% of the full cost of Teladoc Health services. Teladoc Health visits are not considered a Doctors Office Visit under the Fixed Indemnity Medical plan; therefore, the covered cost does not go towards the employee's annual outpatient maximum.

- **General Medical Telehealth:** \$25 copay per visit
- **Mental Health Therapy:** \$45 copay per visit
- **Virtual Primary Care:** Primary360: \$75 copay for the initial visit / \$45 copay for ongoing visits

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MINIMUM ESSENTIAL COVERAGE ACA-COMPLIANT

The Minimum Essential Coverage plan covers ACA-required wellness and preventative services.

Eligibility

All full-time and part-time Consultants are eligible for this plan.

Minimum Essential Coverage	Network	Non - Network
Preventive Services for Adults	100%	40%
Preventive Services for Pregnant Women or Women Who May Become Pregnant	100%	40%
Other Preventive Services for Women	100%	40%
Preventive Services for Children	100%	40%

The Minimum Essential Coverage plan covers all wellness and preventive services mandated by the Affordable Care Act. The total number of covered benefits are subject to change based on the method of classification used. For more details, please go to <https://www.healthcare.gov/coverage/preventive-care-benefits/>

Cost

Payments are made directly to Planned Administrators Inc. (PAI) and are not processed through payroll deductions.

	Monthly Cost
Employee Only	\$58.19
Employee + Spouse	\$71.00
Employee + Child(ren)	\$65.79
Employee + Family	\$80.87

Effective Date

There is a 30 day waiting period. Coverage will start first of the month after that 30 day window is complete.

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BRONZE MAJOR MEDICAL MINIMUM VALUE PLAN : FULL COVERAGE

Our Major Medical Minimum Value Plan (MVP) is comprehensive medical coverage providing protection against large health claims. It covers doctors office visits, inpatient and outpatient treatments, emergency services, prescription drugs, rehab, physical therapy, mental health, nursing home care, and more. Our MVP also provides preventive care, such as yearly check-ups and screenings.

Eligibility

Only full-time Consultants employees are eligible for this plan.

Minimum Value Plan Features and Benefits

Preventive Care	Full Inpatient Hospitalization
Prescription Drugs	Physician Office Visits
Laboratory Service	Maternity & Newborn Care
Emergency Services	Rehabilitative & Habilitative Services
Hospice	Pediatric Services

Cost

Cost depends on rate of pay and will be offered at no more than 9.96% of gross annual income. Please email benefits@lasallenetwork.com for more information.

Effective Date

There is a 60-day waiting period for this plan. Coverage will start the first of the month after that 60-day window is complete.