



ARHA
HEALTH TRUST PLAN
Care

ALABAMA RESTAURANT & HOSPITALITY ASSOCIATION IS PLEASED TO OFFER ITS MEMBERS MEDICAL, DENTAL, AND VISION COVERAGE THROUGH BLUE CROSS BLUE SHIELD OF ALABAMA. AS A MEMBER OF ARHA, YOU HAVE THE OPPORTUNITY TO PURCHASE COVERAGE FOR YOU AND YOUR FAMILY. PLEASE SEE PLAN HIGHLIGHTS BELOW:

MEDICAL INSURANCE—BLUE CROSS BLUE SHIELD OF ALABAMA

| BENEFITS OVERVIEW | PREMIER PLAN | VALUE PLAN | BRONZE PLAN |
|---|---|---|---|
| Deductible— Individual/Family | \$1,000/\$2,000 | \$5,000/\$10,000 | \$4,000/\$8,000 |
| Out-of-Pocket Max.—Individual/Family | \$3,000/\$6,000 | \$7,000/\$14,000 | \$6,000/\$12,000 |
| Inpatient Services | Covered 80% Subject to deductible | Covered 80% Subject to deductible | Covered at 60% Subject to deductible |
| Office Visit Copays <i>Primary Care/Specialists</i> | \$35/\$50 | \$35/\$50 | Covered at 60% Subject to deductible |
| Outpatient Services | Covered at 80% Subject to deductible | Covered at 80% Subject to deductible | Covered at 60% Subject to deductible |
| Prescription Drug Copays | | | |
| <i>Tier 1</i> | \$15 | \$15 | \$15 |
| <i>Tier 2</i> | \$60 | \$60 | \$50 |
| <i>Tier 3</i> | \$100 | \$100 | \$75 |
| <i>Tier 4</i> | \$425 | \$425 | \$395 |
| MONTHLY RATES | | | |
| Employee | \$744.05 | \$692.93 | \$654.22 |
| Employee + Spouse | \$1,465.23 | \$1,357.88 | \$1,280.44 |
| Employee + Children | \$1,354.47 | \$1,260.38 | \$1,188.77 |
| Family | \$2,083.89 | \$1,925.32 | \$1,814.99 |

HOW IT WORKS: TRANSAMERICA SECONDARY



DATES TO KNOW

- **Open Enrollment**—March 23– April 5
- **Coverage Starts**- May 1, 2026
- **Participating Agreements** to be submitted to arha@cacgroup.com



VISION — BCBS

| Benefits Overview | IN-NETWORK |
|-----------------------------------|------------------|
| Eye Exam | \$10 copay |
| Lens | |
| Contact Lens Evaluation & Fitting | Up to \$60 copay |
| Contact Lens Medically Necessary | Covered in full |
| Contact Lens Elective | Up to \$130 |
| Single Vision Lenses | \$20 copay |
| Bifocal Lenses | \$20 copay |
| Trifocal Lenses | \$20 copay |
| Lenticular Lenses | \$20 copay |
| Standard Frame | Up to \$150 |
| Monthly Rates | |
| Employee | \$13.56 |
| Employee + Spouse | \$19.29 |
| Employee + Children | \$19.58 |
| Family | \$29.13 |

DENTAL — BCBS

| BENEFITS OVERVIEW | BASIC PLAN | ENHANCED PLAN |
|--|---------------------------------------|---------------------------------------|
| Annual Deductible—(per member/per family) | \$50/\$150 | \$25/\$75 |
| Annual Maximum per Individual | \$1,000 | \$2,500 |
| Lifetime Orthodontia Maximum (26 and under) | \$1,500 | \$1,500 |
| Diagnostic & Preventive Services <i>Exams, Cleanings, Fluoride Treatment, Space Maintainers, X-Rays, Sealants</i> | Covered 100% | Covered 100% |
| Basic Services <i>Fillings, Simple Extractions, General Anesthesia, Oral Surgery, Endodontics, Periodontics</i> | Covered 100% Subject to deductible | Covered 100% Subject to deductible |
| Major Services <i>Crowns, Inlays, Onlays, Bridges, Dentures</i> | Covered 80% Subject to deductible | Covered 80% Subject to deductible |
| Orthodontic Services | Covered 50% | Covered 50% |
| MONTHLY RATES | | |
| Employee | \$29.14 | \$45.15 |
| Employee + Spouse | \$58.28 | \$90.29 |
| Employee + Children | \$73.09 | \$110.23 |
| Family | \$107.54 | \$163.56 |

ON-GOING ADMINISTRATION

- New hires have a 30 days to enroll from their coverage start date. To enroll new hires, please visit ARHA.simon365.com
- Qualifying Life Events—If an employee has a qualifying life event (e.g. marriage, divorce, birth/adoption, loss of coverage elsewhere, etc.) you may submit changes in the Simon portal.
- Participating Agreements to be submitted to arha@cacgroup.com.

BILLING

- Each month BCBS sends one invoice to ARHA for all participating member companies. The invoice is then broken out into company specific invoices.
- Each participating employer will be assigned a login to: ARHA.simon365.com
- Invoices generate on the 1st of each month during coverage, due on the 15th, and late on the 20th.
- Billing questions? Email: mcate@cacgroup.com or scarlisle@cacgroup.com

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