

# AMALGAMATED LOCAL 426 PROGRAM

## AN EXCLUSIVE MEMBER BENEFIT

### About CapCare

CapCare was founded on the premise of providing a single-source, turn-key employee healthcare solution to businesses seeking innovative alternative risk management solutions for their employee healthcare programs that are affordable and more transparent.

Our team specializes in the designing, implementing, and servicing of healthcare benefit solutions to businesses and organizations seeking alternatives to the traditional health insurance marketplace with a focus on creating a friendly employee/member experience by reducing the friction between patient and healthcare provider – all at a lower cost with access to data-driven analytics.

The CapCare team understands the many complexities with the healthcare marketplace and can expertly guide business owners on getting more for their employees out of the dollars spent on employee benefit plans.

### Background Information

CapCare, a Program Manager has partnered with leading industry experts to create a customized member benefits program (the Member Program) that utilizes a national PPO network (preferred provider organization) that incorporates state-of-the-art technological applications with dedicated concierge teams that provide program education, awareness, onboarding assistance and daily support to participants enrolled in the Member Program.

The Member Program is offered on an invitation only basis to qualified organizations including, but not limited to; (a) associations, (b) professional employer organizations (PEOs), (c) Co-Ops, and (d) other organizations that have businesses as members.



### How does the Program Work?

- > Active employer members and/or their employees that are members of an approved Affiliated Association, PEO or such other dually authorized Membership Organization is eligible to participate in the Member Program.
- > Employees who choose to join, become Associate Members of Local 426, and will have access to benefits which include life insurance, accident, and health insurance as well as prescription benefits
- > An employee is eligible to participate if they are actively at work and paid by an employer that is a member of a CapCare Affiliated Association.
- > A sole proprietor is eligible to participate if they are actively working and can provide documentation showing legal formation and/or tax records.



### A Comprehensive Membership Program for Groups as Low as One (1)

- > Access to a national PPO network
- > ACA compliant health benefits
- > Available to sole proprietors and 1099 contractors
- > Fully funded program
- > In-Network coverage in all 50 states, plus DC & Puerto Rico
- > 4 tier rates nationwide – No age rating, no census needed
- > Coverage cannot be denied (no pre-existing limitations)
- > 100% preventive care as required by the Affordable Care Act
- > Participants benefit from large group rates nationwide
- > Concierge access and support

### Voluntary Life and Supplemental Health Plans

Empire-Anthem supplemental Health plans were designed to help protect their members for the unexpected. They provide peace of mind – and financial protection – by closing coverage gaps and providing benefits when they're needed most. These products provide fixed cash benefits directly to employees in the event they are faced with specific acute medical events. The benefits are independent of their core medical coverage and the member can use them for any reason.

No medical questions required to enroll, pays lump sum benefits when covered event happens, can help pay for out-of-pocket medical costs, extended continuation <sup>(1)</sup>, no pre-existing condition limitations <sup>(2)</sup> and cash benefit paid to you, so you decide how to use the money.

- > Empire Accident Plan
- > Empire Specified Disease Plan
- > Empire Hospital Indemnity Plan
- > Anthem Voluntary Life Plan (\$10K to \$100K benefit offered)

1. Extended continuation may not be available in all states. Remains in place as long as the group policy is not terminated.

2. Covered accidents or illness must occur after the effective date.

AnthemLife

Empire  
Anthem Company

To receive additional information on the Member Benefit Program

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