

Are you aware that you are able to access your health insurance information online? You can go to www.alliedbenefit.com to register. To register they will ask for your name, Group Number (A10113), Social Security Number or ID Number (this is on your card), date of birth and an email address. When you do this you will have access to your claim information, provider search for your network and access to the Summary Plan Document. This is a great way to review any claims that you may have questions about. If you have any questions or need assistance to set this up please contact Suzanne in HR @ 219-261-2100 ext 2321.



Lab Card is part of your health benefit plan. This is a consumer-driven benefit that allows you to obtain outpatient laboratory testing at no cost to you and also save the plan money.

What does this mean to you and how does it work?

The pricing in the table below is an example of the typical savings you might expect.

Using this program will allow covered employees and their dependents to receive covered laboratory testing at **NO out-of-pocket cost**. If the Lab Card program is not used, deductible and coinsurance charges will apply. In short, by using the Lab Card Program you can help save your plan money.

Setting	Comprehensive Metabolic Panel	Your Out of Pocket Cost	Plan Pays
Doctor's office/clinic	\$85	\$14.45 (after your deductible)	\$57.80
Quest Diagnostics	\$44.99	\$0	\$8.54

HOW TO USE YOUR LAB CARD:

1. At your physician's office or a Lab Card collection site, show your healthcare card with the Lab Card Logo and verbally request to use the Lab Card Program. Lab Card is optional, if you do not use the Quest Diagnostics Lab Card Program, your regular benefits will apply.
 2. If your physician collects Lab Card specimens in their office, they can continue to do so. After the collection is complete your physician must clearly mark Lab Card on the paperwork and call 1-800-646-7788 to request a Lab Card pick up.
 3. If your physician does not collect specimens in his/her office, you may find an approved collection site at www.Labcard.com or by calling 1-800-646-7788. Site information, including locations, Lab Card hours and any special instructions are updated daily, so please visit the website or call 1-800-646-7788 before any visit. You may also contact Suzanne in HR to assist: 219-261-2100 x2321
 4. You Save \$\$\$\$\$\$\$\$\$\$.
 5. In Lafayette you can use: Mid America Clinical Lab at Unity Healthcare; 1345 Unity Place Suite 125 Lafayette IN 47905-5152 or Sue and Associates at 401 South Earl Avenue, Ste 1c Lafayette IN 47904-3265.
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Shopping for prescriptions can save \$\$\$.

The Caremark Mail prescription program is included as part of the health insurance plan. The mail order program is generally the most cost efficient way to purchase maintenance medications (medications that are 90 day prescriptions or longer).

Many retail stores offer substantial savings on prescriptions. For example, Meijer offers antibiotics and Metformin at **no cost**. Other stores such as Target, Kmart and Walmart have discount drug programs offering \$4 prescriptions.

To take advantage of these lower cost or free pricing programs you simply need to pay cash (check, etc..) for the medications and not present your Allied ID card. If you submit your insurance card you may pay \$10 or more for a prescription that might have otherwise been free or cost as little as \$4.

Caremark contact information is on the front of your Health ID Card. Toll free number is 866-884-4944



US Imaging is a diagnostic imaging program that provides members with substantial savings on advanced imaging (MRIs, CT and PET scans) through a national accredited network of facilities.

SAVINGS EXAMPLE BY USING US IMAGING

An MRI at the IU Simon Cancer Center in Indianapolis costs \$3,000
(MRIs at most hospitals and health facilities are between \$3,000 and \$4,000)

Out of pocket cost for participant deductible not yet met = \$1,800
(1,500 deductible + 20% co-pay)

Out of pocket cost for participant that has met his or her deductible = \$600

Out of pocket cost for participant that uses US Imaging facility = \$0

Total Employee Savings using US Imaging = \$600 - \$1,800

How it works:

Should you require an MRI, CT or PET scan, simply call US Imaging at 877-874-6385. They will locate a high quality, credentialed facility close to your home or place of work and schedule the appointment at a time convenient for you. In addition, when you schedule through US Imaging by calling 877-874-6385, your co-insurance and deductible obligation will be waived.

Indiana		
Indianapolis Health Imaging Central 1935 North Capitol Avenue Indianapolis, IN 46202	Alliance Healthcare @ MD Scan 2045 Rama Drive Indianapolis, IN 46219	Alliance HC Svcs @ Community Hospital East 8920 Southpointe Drive #E-2 Indianapolis, IN 46227
Alliance HC Svcs @ Community Hospital South 1402 E County Line Road Indianapolis, IN 46227	OpenSided MRI of Indianapolis 6401 S. East Street, Suite C Indianapolis, IN 46227	Meridian MRI 8805 North Meridian Street, Suite 100 Indianapolis, IN 46260
Lakeview MRI 8902 N Meridian St, Ste 103 Indianapolis, IN 46260	Indianapolis Health Imaging Southeast 7855 South Emerson Avenue Indianapolis, IN 4623	Northwest Radiology Network PC 10603 N Meridian Street Indianapolis, IN 46290

If you have any questions about using the Lab Card or US Imaging programs, please call Suzanne Kennedy in HR at 1-219-261-2100 x 2321.



As a Schilli employee, you may be eligible for discounts on wireless phones and services through Verizon. To inquire about available discounts contact the Verizon Wireless Rep Ben Rowland at 317-432-9547.



TCA Scholarships

Applications for the 2012-2013 scholarships will be accepted from May 1 to June 15, 2012.

The Schilli organization is a member of the TCA. As an employee - you, your spouse, child or grandchild are eligible to apply for a up to \$6,000 a year in college scholarships. Several Schilli employees have benefited from this program. Contact HR for a letter of recommendation.

Visit the TCA website at www.truckload.org/scholarships for application and eligibility requirements.



START SAVING FOR YOUR RETIREMENT TODAY

All employees are eligible to participate in the Company 401k plan upon 6 months of service. Your pre-tax deductions can be made as a percentage of weekly earnings or a flat dollar amount. Contact HR about starting your retirement fund.

You may access the Transamerica website at www.ta-retirement.com or call 800-401-8726. Contract # 932250, Sub ID: #001