

How your QuikTrip Health Plan works

Free Primary Care

Primary care is always free at QuikMed.



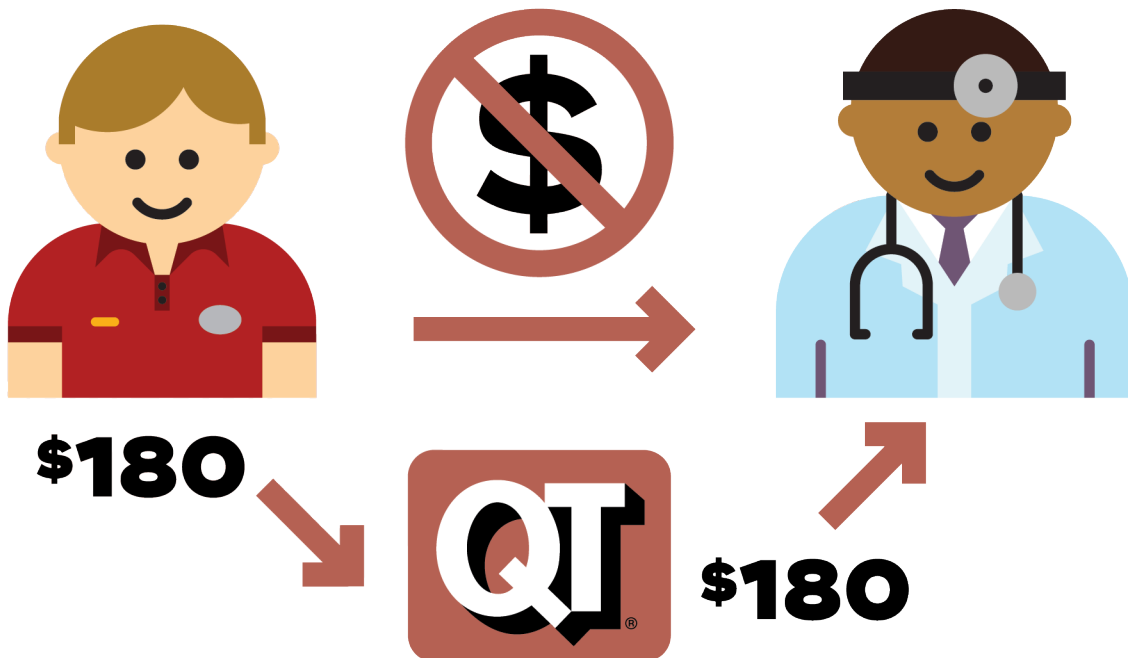
Deductible

The amount you pay for covered health care services before your health insurance plan starts to pay.

QuikTrip's Health Plan has a \$2,500 annual **deductible** for each covered member on the plan. Each plan member is responsible for paying 100% of eligible health care expenses until the total paid reaches \$2,500 in a fiscal year. After that, QuikTrip will pay its share of covered costs and the employee will pay only the co-pays.

Example (deductible)

Patient goes to QuikMed and receives a referral to see a specialist. The billed amount for the specialist visit is \$180. QuikTrip pays the \$180 to the specialist and the employee is responsible to reimburse QuikTrip \$180 towards their deductible.



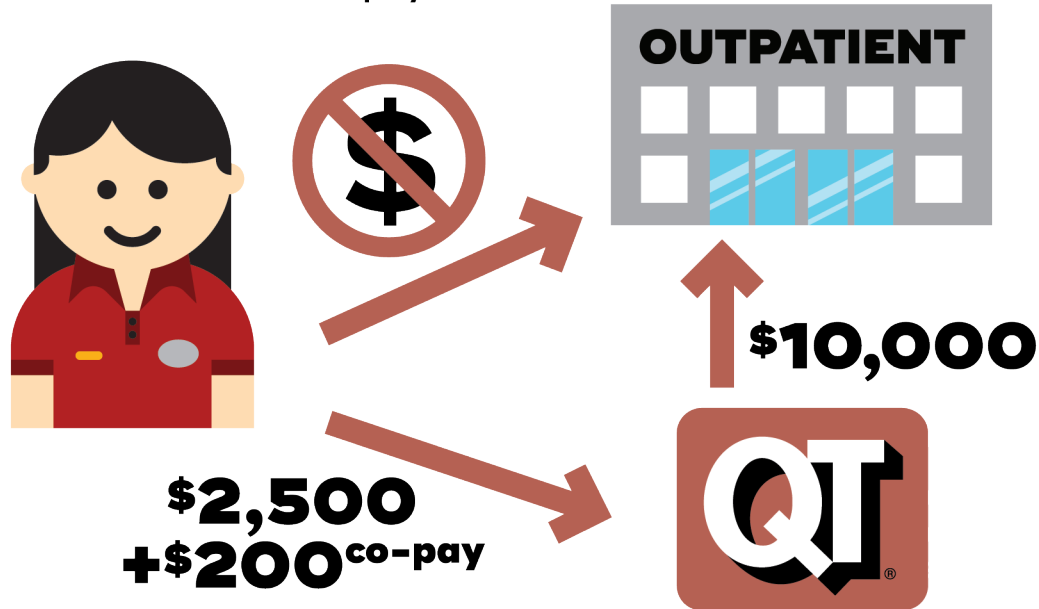
The patient would then have \$2,320 left towards meeting their deductible. All deductible account balances will be invoiced to the employee.

Co-pays can range from \$30 to \$2,000 depending on the services provided and are listed in the Health Plan Document in Beyond the Paycheck.

Co-pay
a fixed amount you pay
for a health care service.
Co-pays are applied
after the deductible
has been met.

Example (before deductible is met)

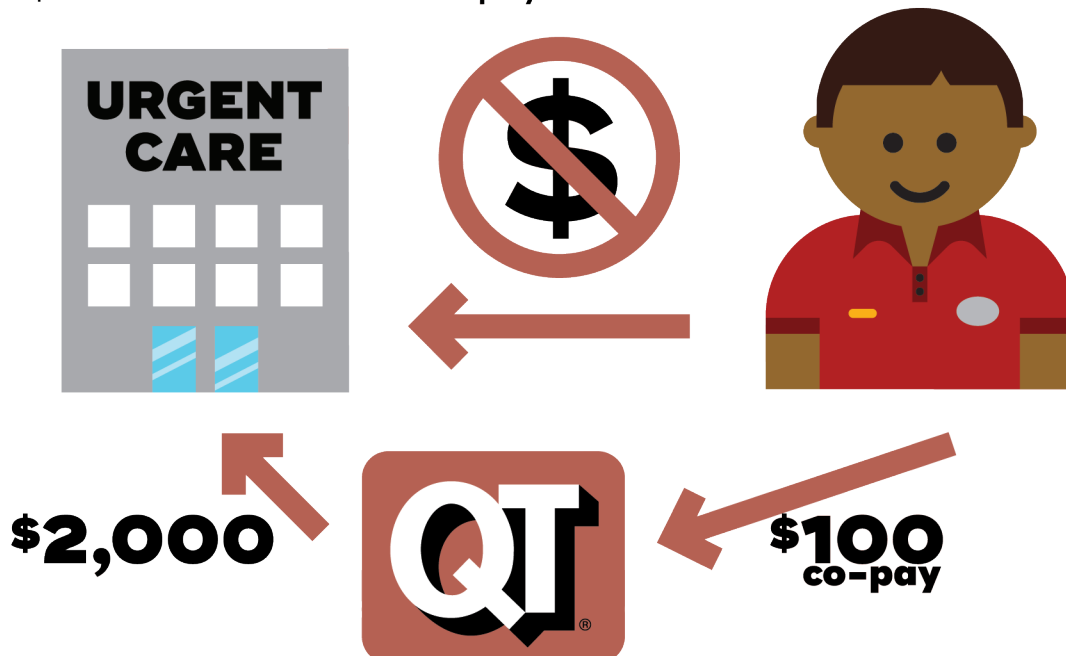
Patient has outpatient surgery with a total cost of \$10,000. QuikTrip pays the provider \$10,000. Employee is responsible to reimburse QuikTrip \$2,500 to satisfy the deductible and a \$200 co-pay will be invoiced to the employee.



The deductible and co-pay(s) may apply on the same claim.

Example (after deductible has been met)

Patient goes to Urgent Care and the billed amount is \$2,000. QuikTrip pays the \$2,000 to Urgent Care and since the patient has met their \$2,500 deductible, they would only be responsible for the co-pay. The co-pay for an Urgent Care visit is \$100. Since QuikTrip paid the Urgent Care provider, the co-pay of \$100 will be invoiced to the employee.



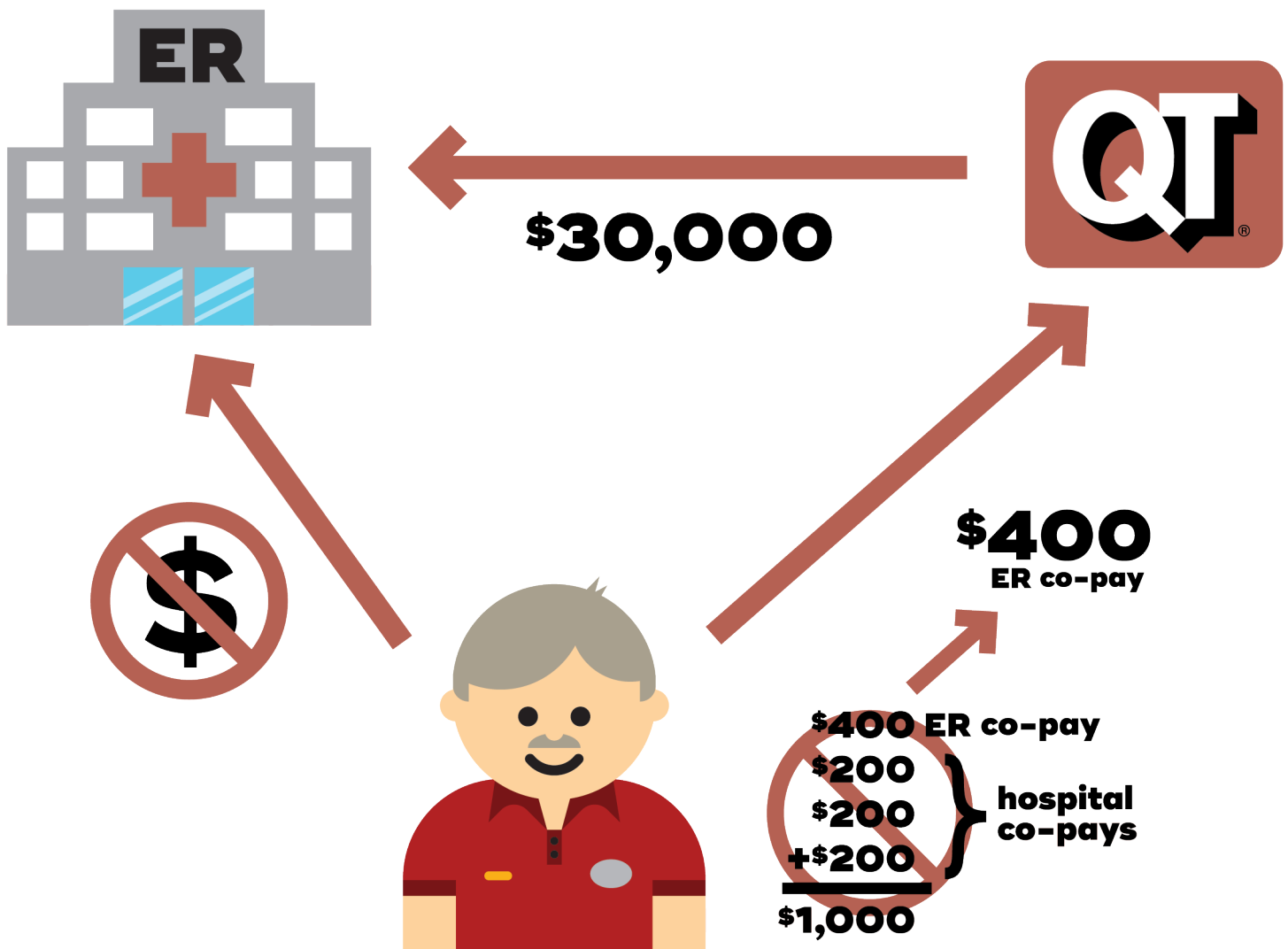
The Maximum Out-of-pocket

The most you have to pay for covered services in a fiscal year.

QuikTrip has an in-network **out-of-pocket maximum** of \$4,500 per covered member on the plan. Once this amount has been satisfied the Health Plan pays **100% of the costs of covered services**.

Example (of meeting the max out-of-pocket)

Patient has already met their \$2,500 deductible and paid another \$1,600 in co-pays for a total of \$4,100 towards their annual out-of-pocket maximum. Patient goes to the ER and is admitted into the hospital for 3 days with a total cost of \$30,000.



QuikTrip pays the provider \$30,000. Patient would normally be responsible for a \$400 ER co-pay and three \$200 hospital co-pays, however since the patient has satisfied the total out-of-pocket maximum after paying the \$400 ER co-pay, QuikTrip pays 100% of the remaining costs. Employee would receive an invoice for the \$400 ER co-pay.

How to Pay (Deductible & Co-pay)

The invoice details the amount the employee owes QuikTrip for reimbursement of their out of pocket expenses.

To pay by credit, debit or Surency flex: Go to <https://ar.quiktrip.com/> and create an account by clicking "Log in" and then "Sign up". To pay by check or money order, mail to: Benefits Accounts Receivable P.O. Box 2009 Tulsa, OK 74101. To pay via payroll deduction, no action is needed. Your account will automatically upload to payroll if no other payment is received by the invoice due date. For additional questions regarding your account please contact the Benefits Department at 800-544-5749. Please note that payments run on a rolling 30 day period, which means making an early or late payment could change your next payment due date.



Ways to pay deductible & co-pay:

- credit
- debit
- flex
- check
- money order
- payroll deduct

If no payment is made on the invoice within 30 days, the balance will move to payroll deduction.

All deductible and co-pay account balances will be invoiced from QuikTrip to the employee and a payment must be received within 30 days of the invoice date. If no payment is made within 30 days of the invoice date, the account balance will default to payroll deduction at \$100 per week until the total account balance has been paid in full. If your account balance is greater than \$5,200, payroll deductions will be deducted at \$200 per week until the total account balance has been paid in full.



30 Days



Payroll Deduction

As of May 1, 2020, if your balance is less than \$5,200 and remains less than \$5,200, payroll deductions will be deducted at \$100 per week until the total account balance has been collected. If at any time your account balance is greater than \$5,200, payroll deductions will be deducted at \$200 per week until the total account balance has been paid in full.

Call the Benefits Department with questions at (833) 449-2408