

# Nice Healthcare

## SUMMARY OF BENEFITS

Effective January 1, 2024

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## **DISCLAIMER**

Nice Healthcare is a clinic and does not itself qualify as a health and welfare benefit plan under the Employee Retirement Income Security Act of 1974 (ERISA). However, when an employer pays for the cost of medical care for its employees and their dependents, that arrangement will typically require the presence of a qualified plan as defined by ERISA and various other benefit laws.

As a service to employers purchasing Nice Healthcare, we have prepared a Nice Healthcare Summary of Benefits document meant to supplement (and be subordinate to) an employer's Summary Plan Description (SPD). This document represents a typical arrangement where an employer that is subject to ERISA is paying the cost of Nice Healthcare for its employees and their dependents. Employers should carefully review the document themselves or with legal counsel to ensure it is appropriate for their situation and edit the document accordingly.

## **INTRODUCTION**

Nice Healthcare is a clinic and does not itself qualify as a health and welfare benefit plan under ERISA. This summary describes only the Nice Healthcare benefits provided by your employer and does not represent the full scope of benefits that may be available to you as detailed in your employer's Summary Plan Description (SPD).

## **ELIGIBILITY**

### **Eligibility for Nice Healthcare**

You and your dependents are eligible for Nice Healthcare benefits if you are eligible for and enrolled in your employer's group health plan and your employer continues to pay for Nice Healthcare on your behalf.

### **Individuals Not Eligible for Nice Healthcare**

Individuals who are not legal residents and/or do not reside in a state in which Nice Healthcare is licensed to provide medical care are not eligible for Nice Healthcare benefits.

## **COVERAGE**

You and your dependents do not need to "enroll" in Nice Healthcare. It is medical care provided for by your employer and is a supplement to other care accessible via your employer's group health plan. You will have access to Nice Healthcare services if you are eligible for said services and actively enrolled in your employer's group health plan.

### **When Coverage Ends**

Your coverage and that of your dependents will terminate as described below:

- The date that your employer discontinues or terminates its contract with Nice Healthcare;

- The date your employer discontinues its payment obligations to Nice Healthcare;
- The last day of the month that you cease to be an eligible employee;
- The last day of the month that you elect to discontinue participation in your employer's group health plan.

## **COBRA**

Under the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended (COBRA), you and your dependents may elect to temporarily continue access to Nice Healthcare if access ends because of a Qualifying Event as described in your employer's SPD. To be eligible for continued coverage, you must be enrolled in your employer's group health plan when the coverage would otherwise end as a result of the Qualifying Event. In addition to you and your dependents covered at the time of a Qualifying Event, any child who is born to you, adopted by you, or placed for adoption with you during COBRA coverage is also eligible. For more detailed information on COBRA, please reference your employer's SPD.

## **Cost of Continued Access to Nice Healthcare Via COBRA**

You must pay the full cost of continued access to Nice Healthcare as defined by your employer's contract with Nice Healthcare.

## **SERVICE DESCRIPTION**

Nice Healthcare is a clinic and provides care consistent with what one might experience at a clinic. However, Nice has no physical locations and all care is provided virtually or, when available, in the home. Nice Healthcare reserves the right to provide care at its discretion and retains the right to refuse care if it deems appropriate.

## **Covered Services**

1. In-home and virtual care for select **primary care** needs
  - Diagnosis and treatment of acute and chronic illness
  - Physical exams
  - Rapid tests
  - Blood draws
  - Labs
  - X-rays
  - Prescriptions
  - Medication review
  - Care guidance
  - Disease prevention
  - Health maintenance
  - Patient education
  - Specialist referrals
  - Care coordination

2. Virtual care for select **physical therapy** needs
  - Diagnosis of acute and chronic musculoskeletal conditions
  - Therapeutic exercise and activity to help patients recover from and/or manage their musculoskeletal condition
3. Virtual care for select **mental health** care needs
  - Diagnosis of acute and chronic mental health conditions
  - Short-term mental health therapy designed to help patients self-manage their mild to moderate mental health needs

### **Non-Covered Services**

1. Emergency care service and hours
2. Male and female pelvic and breast exams
3. Vaccines
4. Prescription of controlled or specially regulated substances
5. Any care that is conducted by medical providers or facilities unaffiliated with Nice Healthcare
6. Servicing medical orders (labs, X-rays, pharmacy) for medical providers or facilities that are not ordered and managed by a Nice Healthcare provider
7. Any and all care that Nice Healthcare deems inappropriate for its scope of service

### **Service Providers**

1. Services are provided by nurse practitioners, physician assistants, physical therapists, mental health therapists, and registered nurses.
2. Some services may be supported by various technicians and support personnel.
3. Service providers will offer care consistent with their medical judgment and training. Referrals, prescriptions, labs, and other supporting medical care will be ordered at their discretion and only when medically appropriate.

### **Service Geography**

1. Virtual care is fully available in the states listed at [www.nice.healthcare/locations](http://www.nice.healthcare/locations).
2. In-home care is restricted to addresses that fall within the bounds of Nice Healthcare's in-home service area. A full map of the in-home service area can be found at [www.nice.healthcare/locations](http://www.nice.healthcare/locations).

### **Access to Providers**

1. Providers are accessible during Nice Healthcare hours of operation via in-app messaging, video consults, and selectively via in-home visits. Hours of operation are available at: [www.nice.healthcare](http://www.nice.healthcare).
2. Providers will be unavailable during company mandated trainings as well as during observance of select holidays.

## SERVICE FEES

### Co-Pay Plan

If you elect to enroll in a co-pay group health plan offered by your employer, all Nice Healthcare services will be delivered to you **free of charge**.

### High Deductible Plan

By law, employees enrolled in a High Deductible Health Plan (HDHP) are required to cover the cost of their care until their deductible is met. As such, if you elect to enroll in a HDHP, you will be charged a service fee when you utilize Nice Healthcare prior to your deductible being met. That fee will be:

\$10 for a virtual or home visit

## A NOTE ON CLAIMS

Nice Healthcare is not an in-network provider with any insurer, nor does it submit claims for the care it provides. However, for service outside of the Nice Healthcare clinic (such as when visiting a specialist referred to by a Nice Healthcare provider), the claims process will follow the standard claims processes outlined in your SPD.

### Submitting a Nice Healthcare Visit Fee to your Plan

If you are enrolled in a HDHP, you will incur visit fees when utilizing Nice Healthcare as outlined above. Nice Healthcare will provide you receipts for any fees paid to Nice Healthcare that you can in turn use to submit to your group health plan to apply towards your **out-of-network deductible**. However, application of said fee is entirely at the discretion of your group health plan and Nice Healthcare provides no guarantee that it will be accepted.

## AMENDMENT AND TERMINATION

The employer reserves the right to amend the benefit in whole or in part or to completely discontinue the benefit at any time.

## ADMINISTRATION

The employer is responsible for the general administration of the program. The employer has the discretionary authority to determine the rights or eligibility of employees and any other persons. Such determinations shall be conclusive and binding on all parties. A misstatement or other mistake of fact will be corrected when it becomes known, and the employer will make such adjustment on account of the mistake as it considers equitable and practicable, in light of applicable law. The employer will not be liable in any manner for any determination made in good faith.

The employer will administer the benefit on a reasonable and nondiscriminatory basis and shall apply uniform rules to all persons similarly situated.

## ADMINISTRATIVE INFORMATION

Below is key information you need to know about your benefits:

<b>Disclaimer</b>	<p>Nice Healthcare is a clinic and does not itself qualify as a health and welfare benefit plan under the Employee Retirement Income Security Act of 1974 (ERISA). However, when an employer pays for the cost of medical care for its employees and their dependents, that arrangement will typically require the presence of a qualified plan as defined by ERISA and various other benefit laws.</p> <p>As a service to employers purchasing Nice Healthcare, we have prepared a Nice Healthcare Summary of Benefits document meant to supplement (and be subordinate to) an employer’s Summary Plan Description (SPD). This document represents a typical arrangement where an employer that is subject to ERISA is paying the cost of Nice Healthcare for its employees and their dependents. Employers should carefully review the document themselves or with legal counsel to ensure it is appropriate for their situation and edit the document accordingly.</p>
<b>Benefit Provider</b>	<p>Nice Healthcare                  2786 Fairview Ave North                  Roseville, MN 55113                  763-412-1993  <a href="http://www.nice.healthcare">www.nice.healthcare</a></p>
<b>Employer</b>	Macalester College
<b>Employer Identification Number</b>	41-0693962
<b>Agent for Service of Legal Process</b>	Employer
<b>Benefit Type</b>	ERISA benefit program providing medical benefits.
<b>Source of Contributions</b>	The cost of the benefits offered are paid by contributions from the Employer. No employee contributions are required or allowed.