

To: All Employees

From: Amber Kinney
HR Director

Re: Health Insurance - **KISx Card**

You have received a lot of information over the past month regarding the improved health insurance plan effective January 1, 2020. Over the next several weeks you will receive reminders of the several benefits of this plan to serve as a reminder to you and provide a little more detail about the benefit. Please share these emails with your dependents covered under your health care plan.

This memo discusses the **KISx Card** and how it can provide quality care for a lower cost to both you and the health plan. If you have an upcoming procedure on the list attached, you may reach out to KISx now to schedule a procedure set to take place in 2020.

What is the KISx Card? The KISx Card is considered an out-of-network benefit that has no cost to you. By utilizing the KISx Card, you simply pay nothing out of pocket and the Company funds 100% of the cost of the procedure.

Do I need to have a physical KISx Card? No. All you need to do is call KISx at 1-877-498-5479 to get started.

How Does it work? You kick off the process by calling KISx to find out more about the program and the diagnosed procedure. A nurse at KISx will assist you in finding the right facility based on the diagnosis. Call KISx at 1-877-498-5479 to get started.

What procedures/surgeries qualify? Those that qualify include but are not limited to these core procedures: Orthopedic, Spine, General Surgery, Imaging and Colonoscopies. Even though a list of procedures is attached you must communicate with KISx to verify the procedure.

What facilities/providers participate? KISx Card has the largest national footprint of near care facilities available. Over 1,400 surgery centers and over 4,100 imaging centers. Call KISx at 1-877-498-5479 to find out what providers participate in this program.

Do I have to use KISx? No. You can still use a network provider, but benefits will be paid according to the plan design and not at the higher level.

If you have any questions, please call Human Resources Amber Kinney 205.994.0776 or Judi Torres 205.510.0210.