Employee Benefits Guide

Groups 2-50 Employees

Alabama Chambers

In Partnership With:

VIVA HEALTH | ALLIANCE

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Introduction

Alabama Chambers
CHAMBER OF COMMERCE ASSOCIATION OF ALABAMA

Dear Chamber member:

The Chamber of Commerce Association of Alabama (Alabama Chambers) is pleased to work with your local chamber to provide a robust, customizable package of benefits for you and your employees. Your support of your local chamber is appreciated and we are thankful that you continue to support their work within your community. The ability to provide tangible benefit to you is critical and we are pleased to partner with many Alabama based businesses to be able to do just that.

Founded in 1937, Alabama Chambers supports 100+ local chambers across the state. We work every day to empower Alabama chambers for economic progress and to provide resources, training, and tools to better equip our chamber professionals to support you- Alabama businesses and employers. We exist to strengthen the vital role local chambers of commerce play in economic and community development.

Alabama Chambers is pleased to partner with VIVA HEALTH, ALLIANCE, and Canopy Insurance to offer Alabama employers and their employees this compressive benefits package. We will act as the Program Manager* for the Employee Benefit Program and will ensure that that our partners are responsive to your needs.

VIVA HEALTH, located in Birmingham, AL, is part of the University of Alabama at Birmingham (UAB) Health System. VIVA HEALTH is one of the largest health insurers in the state, with over 100,000 Medicare and commercial members.

ALLIANCE, based out of Birmingham, AL, is the largest provider of group supplemental health insurance plans in Alabama. ALLIANCE acts as a supplemental insurance program to help reduce health insurance premiums and lower the employee's out-of-pocket medical expenses.

Canopy Insurance, located in Birmingham, AL, supports Alabama businesses by offering a full suite of products to meet all of life's needs. Canopy Insurance is part of the Collateral family companies which has been serving the financial needs of Alabama families since 1933.

We thank you again for your continued support and engagement with your local chamber. By working together we can continue to build a strong business environment and stronger communities across our state.

*This is a private program designed in partnership with Alabama Chambers. It is not available through outside brokers or consultants and is only available through Alabama Chambers.

Benefits for 2026 - 2027

Overview of Benefits Programs

CHANGES AND QUALIFYING EVENTS

When Coverage Begins and Ends

› Your coverage under the benefits plans will end if you no longer meet the eligibility requirements, your contributions are discontinued or the Group Insurance Policy is terminated.

Qualifying Events

› Eligible employees may enroll or make changes to their benefits elections during the annual open enrollment period. As with most benefits, once you elect an option you are bound to that choice for the entire plan year unless you experience a "Qualifying Event". These may include, but are not limited to:

- Changes in employment status
- Changes in legal marital status
- Changes in number of dependents
- Taking an unpaid leave of absence
- Dependent satisfies or ceases to satisfy eligibility requirement
- Family Medical Leave Act (FMLA) leave.
- A COBRA-qualifying event
- Entitlement to Medicare or Medicaid
- A change in the place of residence of the employee, resulting in the current carrier not being available

Benefits for 2026 - 2027

Overview of Benefits Programs

Alabama Chambers provides an array of benefits that can help you enjoy increased well-being, deal with an unexpected illness or accident, build and protect your financial security, balance your personal and professional life and meet everyday needs. These benefits are affordable, comprehensive and competitive.

The table below summarizes the benefits available to eligible staff and their dependents. These benefits are described in greater detail in this booklet.

BENEFITS AT-A-GLANCE

Coverage	Carrier
• Primary Health Insurance	VIVA HEALTH
• Supplemental Health Insurance	ALLIANCE Premium Saver
• Dental Insurance	
• Vision Insurance	
• Life Insurance (Basic & Voluntary)[1]	
• Disability Insurance (Long-Term & Short-Term)[1]	
• Accident Insurance	
• Critical Illness / Cancer Insurance	
• Telemedicine (Included with Alliance Premium Saver)	RECURO HEALTH

This booklet provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract.

VIVA 5000 + ALLIANCE

VIVA HEALTH

ALLIANCE

Summary of Primary Insurance

Annual Plan Limits	VIVA 5000
Calendar Year Deductibles	$5,000 Individual / $10,000 Family
Annual Out-of-Pocket Max	$9,000 Individual / $18,000 Family
Physician Office Benefits	**VIVA 5000**
Preventive Care	Covered at 100%
Primary Office Visit	$35 Copay
Specialist Office Visit	$50 Copay
Physician Office – Labs, X-ray	Covered at 100%
Pharmacy Benefits	**VIVA 5000**
Pharmacy Copays (Rx Tiers: 1 - 4)	Tier 1 - $10 Tier 2 - $30 Tier 3 - $60 Tier 4 - $80
Specialty Medications (Rx Tiers: 5 & 6)	$4,000 Deductible then; Tier 5 - 40% Tier 6 - 45%
Inpatient Services	**VIVA 5000**
Inpatient Facility	Covered at 80% after Deductible
Inpatient Physicians	Covered at 80% after Deductible
Maternity Physician Services	$50 Copay
Outpatient Services	**VIVA 5000**
Emergency Room	$860 Copay
Outpatient: IV Therapy, Dialysis, Radiation Therapy, Chemotherapy	Covered at 80% after Deductible
Outpatient Diagnostic: CAT Scan, MRI, PET/SPECT, ERCP, Colonoscopy, Endoscopy	Covered at 80% after Deductible
Outpatient Diagnostic: Labs, X-ray, Pathology	Covered at 80% after Deductible
Outpatient Facility	Covered at 80% after Deductible
Outpatient Physician - Surgery	Covered at 80% after Deductible
Physical Therapies	Covered at 80% after Deductible
Chiropractic Services	$50 Copay
Other Covered Services	**VIVA 5000**
Ambulance Services	Covered at 80% after Deductible
Durable Medical Equipment	Covered at 80% after Deductible
Allergy Testing & Treatment	Covered at 80% after Deductible

Summary of Secondary Benefits

Annual Plan Limits	Alliance
Calendar Year Deductibles	$250 Per Member
Annual Secondary Benefit [1]	$6,000 Per Member Benefit
Physician Office Benefits	**Alliance**
Preventive Care	VIVA Covers 100%
Primary Office Visit	No Secondary Coverage Here
Specialist Office Visit	No Secondary Coverage Here
Physician Office – Labs, X-ray	VIVA Covers 100%
Pharmacy Benefits	**Alliance**
Pharmacy Copays	No Secondary Coverage Here
Specialty Medications	No Secondary Coverage Here
Inpatient Services	**Alliance**
Inpatient Facility	Covers Up To $6,000 Annually
Inpatient Physicians	Covers Up To $6,000 Annually
Maternity Physician Services	$50 Copay
Outpatient Services	**Alliance**
Emergency Room	Covers Up To $6,000 Annually
Outpatient: IV Therapy, Dialysis, Radiation Therapy, Chemotherapy	Covers Up To $6,000 Annually
Outpatient Diagnostic: CAT Scan, MRI, PET/SPECT, ERCP, Colonoscopy, Endoscopy	Covers Up To $6,000 Annually
Outpatient Diagnostic: Labs, X-ray, Pathology	Covers Up To $6,000 Annually
Outpatient Facility	Covers Up To $6,000 Annually
Outpatient Physician - Surgery	Covers Up To $6,000 Annually
Physical Therapies	Covers Up To $6,000 Annually
Chiropractic Services	Covers Up To $6,000 Annually
Other Covered Services	**Alliance**
Ambulance Services	Covers Up To $6,000 Annually
Durable Medical Equipment	Covers Up To $6,000 Annually
Allergy Testing & Treatment	Covers Up To $6,000 Annually

[1] Alliance requires 5 or more covered employees to qualify for $6,000 of annual secondary benefits.

This booklet provides only a summary of your benefits. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract.

VIVA 9000 + ALLIANCE

VIVA HEALTH

ALLIANCE

Summary of Primary Insurance

Annual Plan Limits	VIVA 9000
Calendar Year Deductibles	$9,000 Individual / $18,000 Family
Annual Out-of-Pocket Max	$9,000 Individual / $18,000 Family
Physician Office Benefits	**VIVA 9000**
Preventive Care	Covered at 100%
Primary Office Visit	$35 Copay
Specialist Office Visit	$50 Copay
Physician Office – Labs, X-ray	Covered at 100%
Pharmacy Benefits	**VIVA 9000**
Pharmacy Copays (Rx Tiers: 1 - 4)	Tier 1 - $10 Tier 2 - $30 Tier 3 - $60 Tier 4 - $80
Specialty Medications (Rx Tiers: 5 & 6)	Covered at 100% after Deductible
Inpatient Services	**VIVA 9000**
Inpatient Facility	Covered at 100% after Deductible
Inpatient Physicians	Covered at 100% after Deductible
Maternity Physician Services	$50 Copay
Outpatient Services	**VIVA 9000**
Emergency Room	$500 Copay
Outpatient: IV Therapy, Dialysis, Radiation Therapy, Chemotherapy	Covered at 100% after Deductible
Outpatient Diagnostic: CAT Scan, MRI, PET/SPECT, ERCP, Colonoscopy, Endoscopy	Covered at 100% after Deductible
Outpatient Diagnostic: Labs, X-ray, Pathology	Covered at 100% after Deductible
Outpatient Facility	Covered at 100% after Deductible
Outpatient Physician - Surgery	Covered at 100% after Deductible
Physical Therapies	Covered at 100% after Deductible
Chiropractic Services	$50 Copay
Other Covered Services	**VIVA 9000**
Ambulance Services	Covered at 100% after Deductible
Durable Medical Equipment	Covered at 100% after Deductible
Allergy Testing & Treatment	Covered at 100% after Deductible

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[1] Alliance requires 5 or more covered employees to qualify for $6,000 of annual secondary benefits.

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Secondary Insurance – Quick Summary

Alliance Premium Saver is a supplemental health insurance plan that helps bridge the gap between deductibles and out-of-pocket expenses, and avoid placing unexpected stress on your financial well-being. Your Alliance Premium Saver policy will pay up to the *Allowed Amount* based on the benefit limits described below. Furthermore, Alliance Premium Saver will only pay for *Covered Services* that are *Eligible* for coverage under your Primary Health Insurance policy.

Benefit	Covered Services	Calendar Year Benefit Amounts
Calendar Year Deductible	• Your **Alliance Premium Saver** deductible must be met prior to Secondary benefits being paid.	• $250 Annual Deductible per person
Total Annual Benefit	• Aggregate amount applies to the Inpatient and Outpatient Benefits listed below.	• $6,000 maximum per person • Unlimited maximum per family • *Maximum payable benefits cannot exceed the insured's total out-of-pocket exposure under VIVA Health major medical plan.*
Inpatient Benefits	• Hospital Facility & Physicians • Inpatient Surgeries • Diagnostic Treatment • Ambulance & Emergency Room (requiring hospitalization within 24 hours)	• $6,000 maximum per person • *Maximum payable benefits cannot exceed the insured's total out-of-pocket exposure under VIVA Health major medical plan.*
Outpatient Benefits	• Emergency Room • Outpatient Surgeries • Outpatient treatment including Chemotherapy, Radiation Therapy, IV Therapy, Dialysis, etc. • Major Diagnostics including MRI, CAT Scan, Colonoscopy, etc. • Durable Medical Equipment (DME) • Physical Therapy • Chiropractic Services • AND MORE!	• $6,000 maximum per person • *Maximum payable benefits cannot exceed the insured's total out-of-pocket exposure under VIVA Health major medical plan*
Exclusions	• Preventative Services • Elective Services • Pharmacy & Physician Office Copays	• Preventative Services are covered at 100% by VIVA Health. • Services must be medically necessary and eligible for coverage by VIVA Health.

VIVA HEALTH + ALLIANCE

Step 1

- Provider Submits Claim to VIVA (Primary Insurance)
- VIVA Processes Claims as the Primary Payor

Step 3

- ALLIANCE Processes Claims as the Secondary Payor
- ALLIANCE Sends Payment Directly to Providers

Step 2

- VIVA Electronically Transmits Claims Data Directly to ALLIANCE

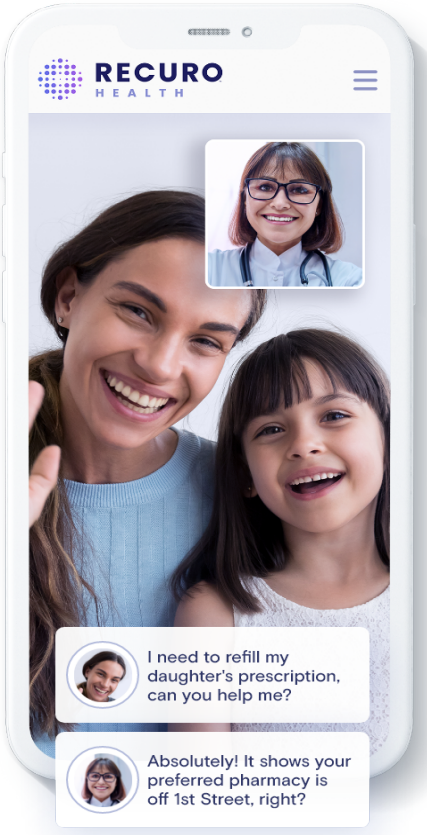
Through a partnership between VIVA and ALLIANCE. Claims data is transmitted daily from VIVA to ALLIANCE via an electronic claims feed (EDI 837 Integration). This unique process eliminates the need for Healthcare Providers to file a Secondary claim - thereby reducing filing errors, speeding up processing and payments.

Telemedicine

Employees who are enrolled in Alliance Premium Saver have **24/7** access to board-certified physicians, no matter where they are, through **Recuro Health**. This Telemedicine benefit will connect you to a board-certified doctor by phone or video chat.

Commonly Treated Conditions

- Sinus Infections
- Pink Eye
- Strep Throat
- Ear Infections
- Common Cold
- UTI
- Allergies
- Diarrhea
- Insect bites
- Constipation
- Acid reflux
- And more!



RECURO HEALTH

Cost Per Consultation

$0

Unlimited Consults

www.recurohealth.com

Download the App and get treated today!

Download on the App Store

GET IT ON Google Play

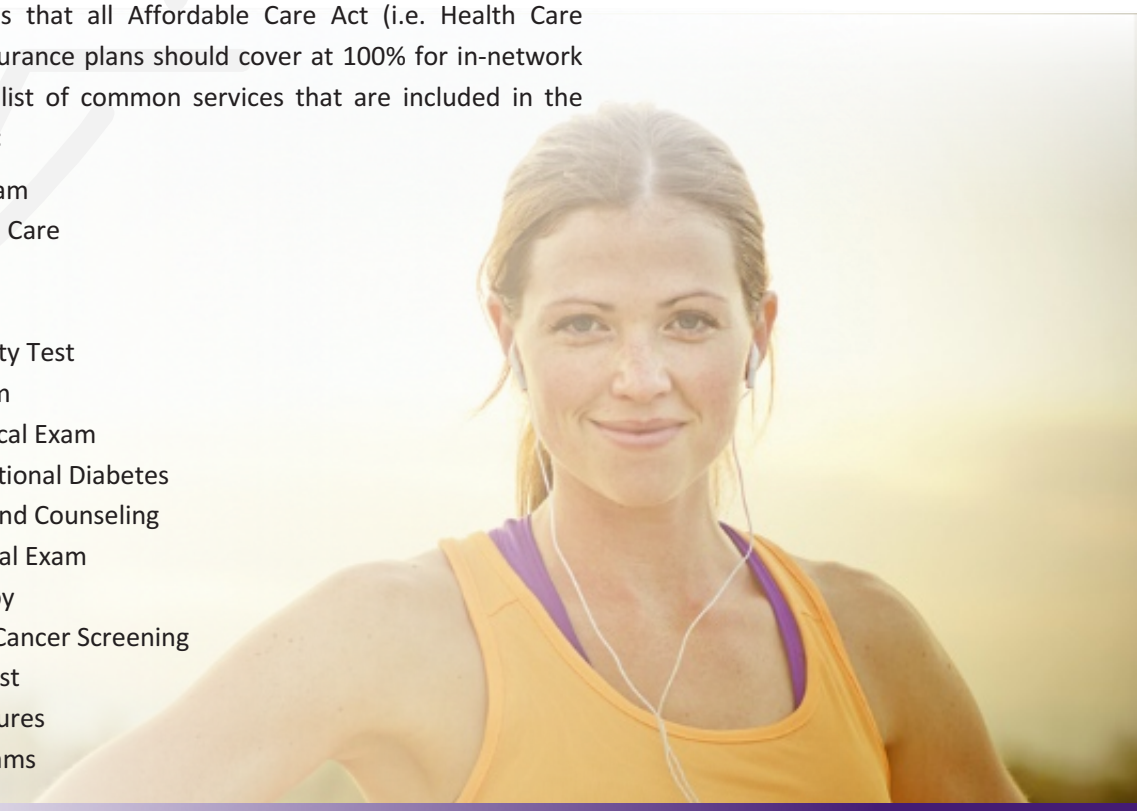
Medical

Understanding the full value of covered benefits allows you to take responsibility for maintaining good health and incorporating healthy habits into your lifestyle. Some examples include getting regular physical examinations, mammograms and immunizations. Through the plans offered by Alabama Chambers , all covered individuals and family members are **eligible to receive routine wellness services like these, at no cost; all copays, coinsurance, and deductibles are waived.**

WHICH PREVENTIVE CARE SERVICES ARE COVERED?

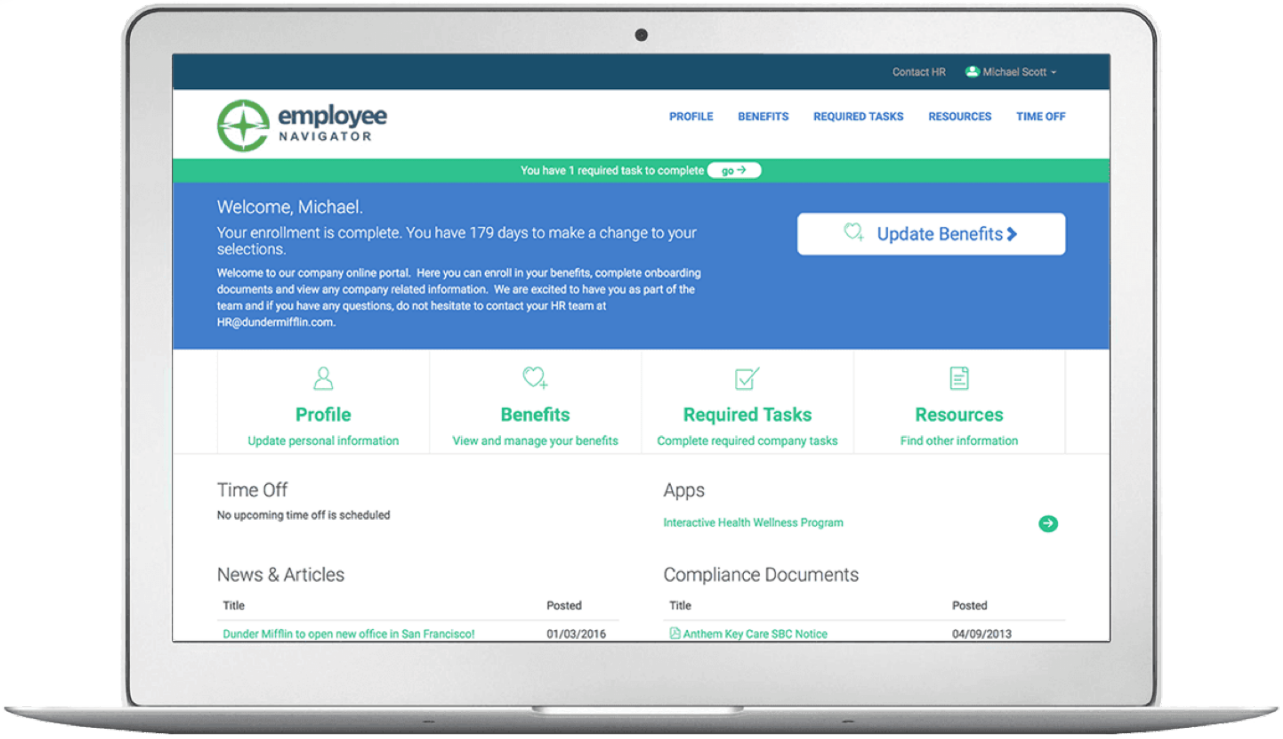
The US Preventive Services Task Force maintains a regular list of recommended services that all Affordable Care Act (i.e. Health Care Reform) compliant insurance plans should cover at 100% for in-network providers. Below is a list of common services that are included in the plans offered this year:

- Routine Physical Exam
- Well Baby and Child Care
- Well Woman Visits
- Immunizations
- Routine Bone Density Test
- Routine Breast Exam
- Routine Gynecological Exam
- Screening for Gestational Diabetes
- Obesity Screening and Counseling
- Routine Digital Rectal Exam
- Routine Colonoscopy
- Routine Colorectal Cancer Screening
- Routine Prostate Test
- Routine Lab Procedures
- Routine Mammograms
- Routine Pap Smear
- Smoking Cessation
- Health Education/Counseling Services
- Health Counseling for STDs and HIV
- Testing for HPV and HIV
- Screening and Counseling for Domestic Violence



"An ounce of prevention is worth a pound of cure"

Online Enrollment & Administration



Employee Navigator is FREE to any employer who offers 1 or more benefits with Canopy Insurance!

Say goodbye to manually processing enrollments and employee management

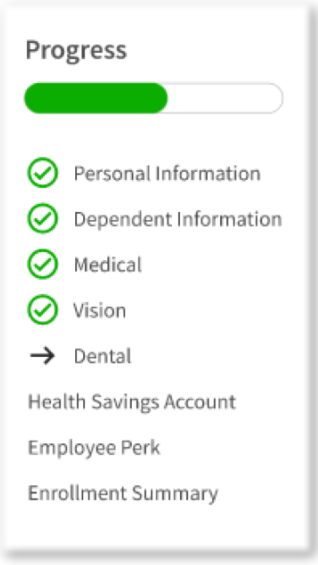
We've made it simple for employees to enroll and access their benefits and HR resources online from their mobile device or computer.

Employees can:

- Enroll in their benefits
- View compliance documents
- Request & view their PTO
- View list of company contacts
- View their benefit details
- And more!

Employers can:

- Get new hires enrolled quickly
- Track enrollment status & deadlines
- Review coverage status for all employees
- Store, review, and acknowledge important plan documents
- And more!



employee NAVIGATOR + CANOPY INSURANCE ROOTED IN ALABAMA

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Underwritten Monthly Premiums

VIVA HEALTH

Enrollment Type	VIVA 5000	VIVA 9000
Employee Only	Underwritten Rates Available Upon Request	Underwritten Rates Available Upon Request
Employee + Spouse	Underwritten Rates Available Upon Request	Underwritten Rates Available Upon Request
Employee + Child(ren)	Underwritten Rates Available Upon Request	Underwritten Rates Available Upon Request
Family	Underwritten Rates Available Upon Request	Underwritten Rates Available Upon Request

VIVA rates include full COBRA administration for all available Alabama Chamber employee benefits
(VIVA HEALTH, ALLIANCE and Canopy Insurance)

ALLIANCE + WELLVIA

Enrollment Type	Alliance + WellVia
Employee Only	Underwritten Rates Available Upon Request
Employee + Spouse	Underwritten Rates Available Upon Request
Employee + Child(ren)	Underwritten Rates Available Upon Request
Family	Underwritten Rates Available Upon Request

Enrollment Type	Life Insurance	
	Employer Paid Basic Life	Voluntary Life
Employee Only	Underwritten Rates Available Upon Request	
Employee + Spouse	Underwritten Rates Available Upon Request	
Employee + Child(ren)	Underwritten Rates Available Upon Request	

Enrollment Type	Disability Insurance	
	Voluntary Short-Term	Employer Paid Long-Term
Employee Only	Underwritten Rates Available Upon Request	

Information Required for Quotes [1]

Benefit: Health, Dental, or Vision Insurance

1.) Excel Census of **All Covered Employees & Dependents** Including:
- First & Last Names
- Date of Births
- Genders
- Home Zip Codes

2.) Copy of Current Plan Summary & Rates
- *Please disregard if no current coverage in force.*

Benefit: Life or Disability Insurance

1.) Excel Census of **All Full-Time Employees** Including:
- First and Last Names
- Date of Births
- Genders
- Home Zip Codes
- Job Titles
- Annual Salary or Pay Rates

2.) Copy of Current Plan Summary & Rates
- *Please disregard if no current coverage in force*.

Email requirements to: CCAAquotes@allianceplans.com

[1] Quotes are based on the information provided and are subject to change based on actual final enrollment. Any changes to the physical location of the business, the effective date, a member's age, or tier can impact the rates. To be eligible for the Alabama Chambers Benefit Plan, the employers must be an active member of their local Chamber - before the effective date and maintain their Chamber membership.

Notes

Booklet Developed in Partnership With

LAKESHORE Benefit Alliance

Alabama Chambers

2026 - 2027 Employee Benefit Guide

Alabama Chambers