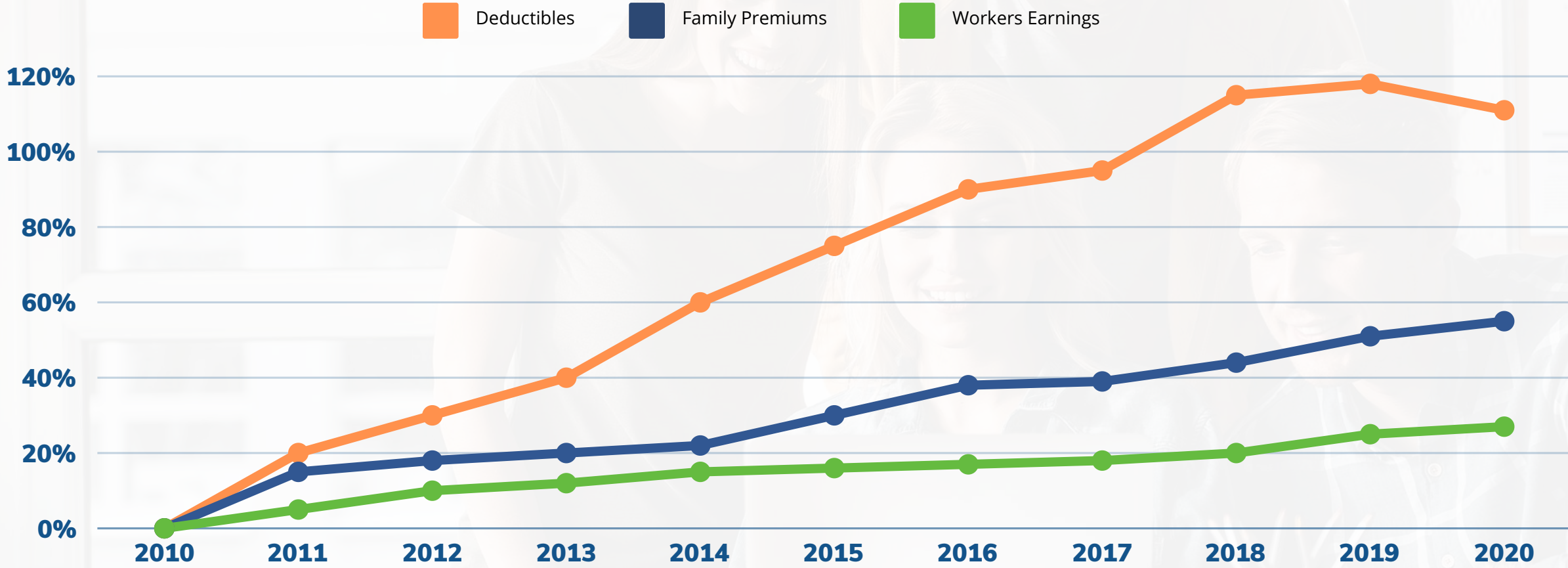




FUNDAMENTAL CARE
LIMITED DAY HEALTH PLAN

Employer Premiums and Deductibles Have Risen Much Faster than Wages since 2010



FOR AN \$18/HOUR EMPLOYEE, THE AVERAGE DEDUCTIBLE EQUATES TO **9% OF TAKE-HOME PAY!**

basic needs

top five requested

- Preventative Care (covered at 100%)
- Emergency Care
- Mental Health
- Maternity Care
- Birth Control

5/5

Top Five

100%

covered

The five most desired employee benefits according to the Kaiser Family Foundation.



coverage

Limit Days. Limit Costs.

- 3 - 6 PCP visits
- 3 - 5 Specialist visits
- 2 Urgent Care visits
- 1 ER visit
- 3 - 5 days in the Hospital
- + Major Diagnostic, X-ray, Outpatient Surgery, and more...

\$0
Deductible

100%

Expense incurred plans

All covered days are expense-incurred meaning the plan pays 100% of covered expenses after a reasonable copay.





preventative care

minimal essential coverage MEC

- Well baby
- Well mother
- Immunizations
- Physical exams
- Preventive medications

\$0

out-of-pocket

100%

satisfaction

64 preventive and wellness services, including prescriptions, as designated by Centers for Medicare and Medicaid Services (CMS).

patient advocacy

Advantage PHC



Concierge service to help you...

- Find the right doctors, hospitals, and other providers
- Schedule tests and appointments
- Compare cost & quality

\$0

out-of-pocket

100%

satisfaction

Members can feel confident scheduling an office visit, specialist visit, or even a surgery because of their patient advocacy



Virtual Care

- Virtual Primary Care
- Urgent Care
- Talk Therapy
- Teen Therapy
- *Psychiatry

\$0

out-of-pocket

*psychiatric services require additional costs

100%
satisfaction

Members can select a primary care doctor, make appointments, and even get subscriptions telephonically - Rx Valet offers discounts on brand name and specialty drugs.



Lab Program

Allied National



Outpatient lab work:

- Blood testing
- Urine testing
- Cytology and pathology
- Cultures

Locations

- Labcorp
- Quest Diagnostics
- American Esoteric Laboratories

When you choose to get your testing done at one of the above participating laboratories – and the testing is ordered by your physician – **you pay no deductibles, no copays, and no coinsurance.**

\$0
out-of-pocket

100%
satisfaction

Even better, you might not have to go to a different location to get testing done if your physician's office is affiliated with one of the three labs. So, make sure you ask first before having any test performed.



benefits

	BRONZE MVP PLAN		IN & OUT PATIENT MEC PLAN		OUTPATIENT MEC PLAN	
Deductible	None		None		None	
PREVENTIVE SERVICES PPO						
CMS Schedule of benefits	Paid at 100%		Paid at 100%		Paid at 100%	
PHYSICIAN SERVICES - PPO	Number of Days	Co-pay	Number of Days	Co-pay	Number of Days	Co-pay
Sick Office Visits - PCP	6	\$30	3	\$30	3	\$30
Sick Office Visits - Specialist	5	\$60	3	\$60	3	\$60
Urgent Care	2	\$100	2	\$100	2	\$100
Lab and Xray (outside OV)	3	\$50	2	\$50	2	\$50
OI/P Complex Imaging - Radiologist	2	None	1	None	1	None
Emergency Room Physician & Staff	1	None	1	None	1	None
Outpatient Surgeon & Anesthesiologist	1	None	1	None	N/A	N/A
PRESCRIPTION DRUGS - PPO						
Generic RX Only	Unlimited	\$15	Unlimited	\$15	Unlimited	\$15

benefits

	BRONZE MVP PLAN		IN & OUT PATIENT MEC PLAN		OUTPATIENT MEC PLAN	
OUTPATIENT FACILITY EXPENSES	Number of Days	Co-pay	Number of Days	Co-pay	Number of Days	Co-pay
Paid at 150% of Medicare						
Complex Imaging (CT, PET, MRI scans)	2	\$350	1	\$350	1	\$350
Emergency Room	1	\$500	1	\$500	1	\$500
Outpatient Surgeries	1	\$350	1	\$350	N/A	N/A
Ambulance	1	\$250	1	\$250	1	\$250
INPATIENT FACILITY	Number of Days	Co-pay	Number of Days	Co-pay	Number of Days	Co-pay
Paid at 150% of Medicare						
	5	\$250	3	\$500	N/A	N/A
	Includes facility services Includes Operating room Includes professional services for 5 days		Includes facility services Includes Operating room Includes professional services for 3 days			

* Mental Health & substance abuse benefits are covered same as any other illness and apply to the same benefits as medical services.

Sara

Patient Advocacy

Sara is feeling under the weather and needs to see a doctor. She is new to the area and isn't sure where to go. She calls the top number on her ID card and is able to speak to one of her **patient advocates at Advantage PHC**. They locate several providers in the area that are in the network. Once Sara selects a provider, **her patient advocate calls** that office to let them know that Sara is on her way.



\$0
out-of-pocket

100%
satisfaction

Sara can feel confident scheduling an office visit, specialist visit, even a surgery because of her patient advocacy

Jennifer

Delivery Claim

Jennifer recently gave birth to a beautiful baby boy. She had a typical 48-hour delivery. When she gets the hospital bill, she sees that **she is only responsible for her \$500 copay, and the plan is taking care of the rest.** What's more, she only pays \$150/month and **never has to pay a deductible if she wants to use her benefits.** Since Jennifer makes \$20/hour she knows she's selected the perfect plan for her and her family.



\$500
out-of-pocket

84%
savings

\$14,768 average delivery cost - 84% savings if Jennifer had a \$3K deductible
Major Medical plan

Greg

ER Claim

Greg broke his arm and needs to go to the emergency room. As this is his first visit of the year, **he just pays a \$500 copay and he is able to get x-rays, get his arm set, and receive medication for the pain at no additional out-of-pocket costs.** Greg does not have to meet a deductible or pay any coinsurance.

A man in a blue shirt and dark pants is shown from the waist up, wearing a white and blue sling on his left arm. He is looking down and to the left. The background is a blurred hospital or clinic setting.

\$500
out-of-pocket

73%
savings

\$2,200 average ER visit cost - Greg has a \$2,500 deductible Major Medical Plan

A group of four people (three men and one woman) are gathered around a table in a meeting room, looking at documents. The man on the left is pointing at a document. The woman in the center is holding a mug. The man on the right is smiling. The woman on the far right is leaning over the table. The word "QUESTIONS" is overlaid in large white text across the center of the image.

QUESTIONS