



New Product Webinar
September 7, 2022



Davin Laurino
Sr. Vice President of Sales

September 7, 2022

Agenda

- Branding Update
- The HealthPass Product Suite Comparison
- Ancillary Exchange Product Overview
- Accessing the Ancillary Exchange (via HOP)
- Relaxed Eligibility Guidelines
- Plan Pricing & Compensation



New Branding



HealthPass – Product Suite



	BENEFITS EXCHANGE	ANCILLARY EXCHANGE	PEO
Business Location	Lower 14 Counties of New York	New York	Nationwide
Group Size Full-Time Equivalent Employees	1-100 employees	1+	5+
Medical/Rx	✓	✗	✓
Workers' Comp	✗	✗	✓
Dental	✓	✓	✓
Vision	✓	✓	✓
FSA/Dependent Care/Commuter	✓	✓	✓
Life/Disability Insurance	✓	✓	✓
Accident	✓	✓	✓
ID Theft	✓	✓	✗
Pet Plan	✓	✓	✓
Claims Assistance	✓	✗	✓
Employer Administration (Payroll, HR, Compliance, 401K)	✗	✗	✓
COBRA Administration	✓	✗	✓
Enrollment Portal	✓	✓	✓
Benefits Admin	✓	✓	✓


HealthPass Ancillary Exchange Plan Options



- Up to 12 dental plans through Guardian, Solstice & UnitedHealthcare (DHMOs, INO, EPOs & PPOs)
- 3 vision plans through Guardian, Solstice & UnitedHealthcare
- Bundled Life & Disability plans through Guardian (EverGuard & EverGuard *Plus*)
- Accident plan through Guardian (AccidentGuard Adv)
- 4 ID Theft plans through Allstate & LifeLock
- Pet plan through Total Pet Plan



HealthPass Online Portal (HOP)




Log In

Username

Password

[Forgot Password?](#)

[Log In >](#)



HealthPass Online Portal

HealthPass Exchange Selection

Select an Exchange option from the dropdown box and the effective date

* Fields are required

* Medical+ or Ancillary Only

* Requested Effective Date

Medical and Ancillary Plans

Medical and Ancillary Plans

Ancillary Only Plans (No Medical)

Continue >

Accessing the Exchange

Three options to choose from



EverGuard

- \$25,000 of Term Life Insurance
- \$75,000 of Accidental Death & Dismemberment Insurance
- \$1,000 per month of Disability Income
- Guaranteed Issue

EverGuard *Plus*

- \$50,000 of Term Life Insurance
- \$100,000 of Accidental Death & Dismemberment Insurance
- \$1,500 per month of Disability Income
- Guaranteed Issue

The Exchange Access Fee – \$8 Per Employee Per Month (PEPM)

- No insurance benefit provided. Exchange Access Fee allows employees to enroll in products offered through the Ancillary Exchange.

HealthPass Online Portal (HOP)

Your Plan Options

Select Guardian EverGuard, Guardian EverGuard Plus or Exchange Access Fee

Participation Requirements – To access the Ancillary Exchange, an employee is required to enroll in EverGuard, EverGuard Plus or pay an Exchange Access Fee. EverGuard and EverGuard Plus are bundled security products consisting of Term Life, AD&D and Long Term Disability coverage.

[View all costs >](#)

 Guardian

EverGuard:

\$1,000 per month of Disability Income
\$25,000 of Term Life Insurance
\$75,000 of Accidental Death & Dismemberment Insurance

EverGuard Plus:

\$1,500 per month of Disability Income
\$50,000 of Term Life Insurance
\$100,000 of Accidental Death & Dismemberment Insurance

Exchange Access Fee:

\$8 per employee per month not enrolled in EverGuard or EverGuard Plus

[Select all](#) [Deselect all](#)

<input checked="" type="checkbox"/>	<div>EverGuard</div> <div>Guardian</div>	view plan details >	<input type="checkbox"/> Compare Plan
<input checked="" type="checkbox"/>	<div>EverGuard Plus</div> <div>Guardian</div>	view plan details >	<input type="checkbox"/> Compare Plan
<input checked="" type="checkbox"/>	<div>Exchange Access Fee</div> <div>HealthPass</div>	view plan details >	<input type="checkbox"/> Compare Plan

[Hide plans](#)

HealthPass Online Portal (HOP)

Company Wide Enrollment

EverGuard Life/AD&D/LTD

NO PLAN SELECTED

View Plan Options

Dental

NO PLAN SELECTED

I don't want this benefit (waive)

View Plan Options

Vision

NO PLAN SELECTED

I don't want this benefit (waive)

View Plan Options

Accident

NO PLAN SELECTED

I don't want this benefit (waive)

View Plan Options

ID Theft

NO PLAN SELECTED

I don't want this benefit (waive)

View Plan Options

Pet Benefits

NO PLAN SELECTED

I don't want this benefit (waive)

View Plan Options

1

Your Info

2

Your Benefits

3

Enroll

4

Complete

Your Cost per month

\$0.00

Finished selecting benefits? Click the button below to continue.

Continue

Dental Packages

Dental Package 1 – No Participation Requirement Apply

- Guardian Managed DentalGuard DHMO
- Guardian Managed DentalGuard DHMO *Plus*
- Solstice Dental EPO S700B
- Solstice Dental EPO S800B
- Solstice Dental PPO
- Solstice Dental Value PPO MAC
- UnitedHealthcare Select Managed Care








Dental Package 2 – Participation Requirements Apply

To enroll in a Guardian PPO plan, there needs to be at least one additional enrollee in any Guardian dental plan.

To enroll in either the UnitedHealthcare INO or a UnitedHealthcare PPO plan, there needs to be at least one additional enrollee in any UnitedHealthcare dental plan.

- Guardian Managed DentalGuard DHMO
- Guardian Managed DentalGuard DHMO *Plus*
- Guardian DentalGuard Preferred PPO MAC
- Guardian DentalGuard Preferred PPO *Plus* MAC
- Solstice Dental EPO S700B
- Solstice Dental EPO S800B
- Solstice Dental PPO
- Solstice Dental Value PPO MAC
- UnitedHealthcare Select Managed Care
- UnitedHealthcare INO 100/50/50
- UnitedHealthcare Low PPO MAC
- UnitedHealthcare High PPO MAC

Additional Ancillary Options

Vision	ID Theft
<div><ul style="list-style-type: none">Guardian VisionGuardSolstice Vision PPOUnitedHealthcare Vision PPO</div> <div></div>	<div><ul style="list-style-type: none">Allstate Identity Protection ProAllstate Identity Protection Pro PlusLifeLock Benefit EliteLifeLock Ultimate Plus</div> <div></div>
Accident	Pet Plan
<div><ul style="list-style-type: none">Guardian AccidentGuard Adv</div> <div></div>	<div><ul style="list-style-type: none">Total Pet Plan</div> <div><div>TOTAL PET PLAN</div></div>

Eligibility Guidelines

- Group must have at least 1 full-time employee
- To access the Ancillary Exchange, an employee is required to enroll in EverGuard, EverGuard *Plus* or choose the Exchange Access Fee. (\$8 PEPM)
- Dental Package 1: 7 plan options available, no participation requirements apply
- Dental Package 2 : Up to 12 plan options available, participation requirements apply
 - To enroll in a Guardian PPO plan, there needs to be at least one additional enrollee in any Guardian dental plan.
 - To enroll in either the UnitedHealthcare INO or a UnitedHealthcare PPO plan, there needs to be at least one additional enrollee in any UnitedHealthcare dental plan.
- Vision Package – No participation requirements
- AccidentGuard Adv - To enroll, comprehensive medical insurance is required

Why HealthPass Ancillary Exchange?

- Relaxed Eligibility Guidelines
- Benefits Administration Portal (HOP)
 - One bill, multiple carriers & online payment capabilities
 - Member self enrollment through the HOP
 - **Coming Soon** – Pay period premium view
- Competitive plan pricing and compensation
 - EverGuard & EverGuard *Plus* + \$8 / Monthly Premium
 - GA and Broker compensation remains the same as the HealthPass Benefits Exchange
- Ability to offer Guardian and UHC Dental PPOs along side one another
- Same great service model that you've come to love since 1999!



What's Next

Continue development of our platform's capabilities and product suite:

- Reviewing additional carrier partners to further provide choice to our members
- Vetting new and different product offerings for 2023
- Expanding geographically

Broker and General Agent feedback is important to us, we are happy to discuss ways in which HealthPass can continue to be an important partner for you and your clients!

Get A Quote

Contact a HealthPass Account Executive:

Ira Langer
Account Executive
212-252-8010 x205
llanger@healthpassny.com

Raquel Serafino
Sr. Account Executive
212-252-8010 x254
rserafino@healthpassny.com

Sales Email:

sales@healthpassny.com

Login to the HealthPass Online Portal (HOP):

www.healthpass.com

2022 Charity Event

As we resume the HealthPass Charity Event, we could not think of a more appropriate beneficiary than Rob's children. Please join us in NYC as we remember our friend and colleague. We will carry on his memory and legacy while raising money for his children.



Thursday, September 15th, 2022

6:00 – 9:00 pm

Cowgirl Seahorse

NYC Old Seaport (just south of the Brooklyn Bridge)

259 Front Street

New York, NY 10038



Thank You!