

### 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

**Business Location** 

Group Size Full-Time Equivalent Employees

Medical/Rx

Workers' Comp

Dental

Vision

FSA/Dependent Care/Commuter

Life/Disability Insurance

Accident

ID Theft

Pet Plan

**Claims Assistance** 

(Payroll, HR, Compliance, 401K)

**COBRA** Administration

**Enrollment Portal** 

**Benefits Admin** 







BENEFITS EXCHANGE	ANCILLARY EXCHANGE	PEO
Lower 14 Counties of New York	New York	Nationwide
1-100 employees	1+	5+
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# **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

### 











Health/Pass

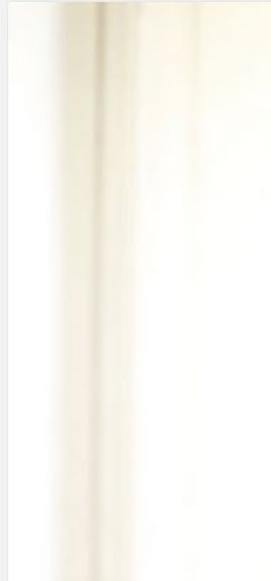


# HealthPass Online Portal (HOP)



### Log In

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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 Pla Medical and Ancillary Plan

Ancillary Only Plans (No



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Medical)	





## **Accessing the Exchange**

# Three options to choose from **S** Guardian<sup>®</sup>

### **EverGuard**

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

### **EverGuard** *Plus*

- \$50,000 of Term Life Insurance ullet
- ullet
- ullet
- **Guaranteed** Issue lacksquare



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

### 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

Participation Requirements - To access the Ancillary Exchange, an Plus or pay an Exchange Access Fee. EverGuard and EverGuard Plu AD&D and Long Term Disability coverage.

### View all costs >

### **S** Guardian<sup>•</sup> Guardian

### EverGuard:

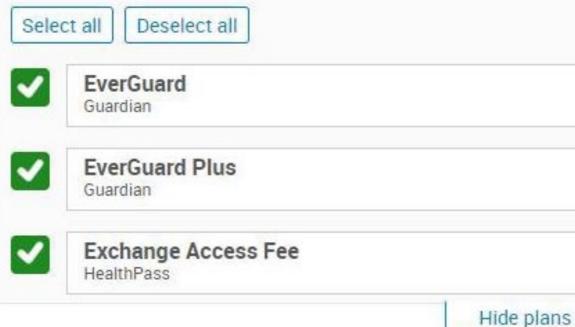
\$1,000 per month of Disability Income \$25,000 of Term Life Insurance \$75,000 of Accidental Death & Dismemberment Insurance

### **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 EverGuar





	ange Access Fee	EverGuard, EverGuard			
s are bundle	ed security products of	consisting of Term Life	, ,		
d Plus					
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	view plan details <b>&gt;</b>	Compare Plan			
	view plan details >	Compare Plan			
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## HealthPass Online Portal (HOP)

### Company Wide Enrollment

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2	Your Benefits	
3	Enroll	
4	Complete	
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	Conti	nue



Health/Pass



## **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**





- Allstate Identity Protection Pro •
- Allstate Identity Protection Pro Plus •
- LifeLock Benefit Elite
- LifeLock Ultimate Plus

### Pet Plan















# **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  $\bullet$
  - Member self enrollment through the HOP
  - **Coming Soon** Pay period premium view
- Competitive plan pricing and compensation
  - EverGuard & EverGuard *Plus* + \$8 / Monthly Premium ullet
  - 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!





Health.

## 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 Ilanger@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

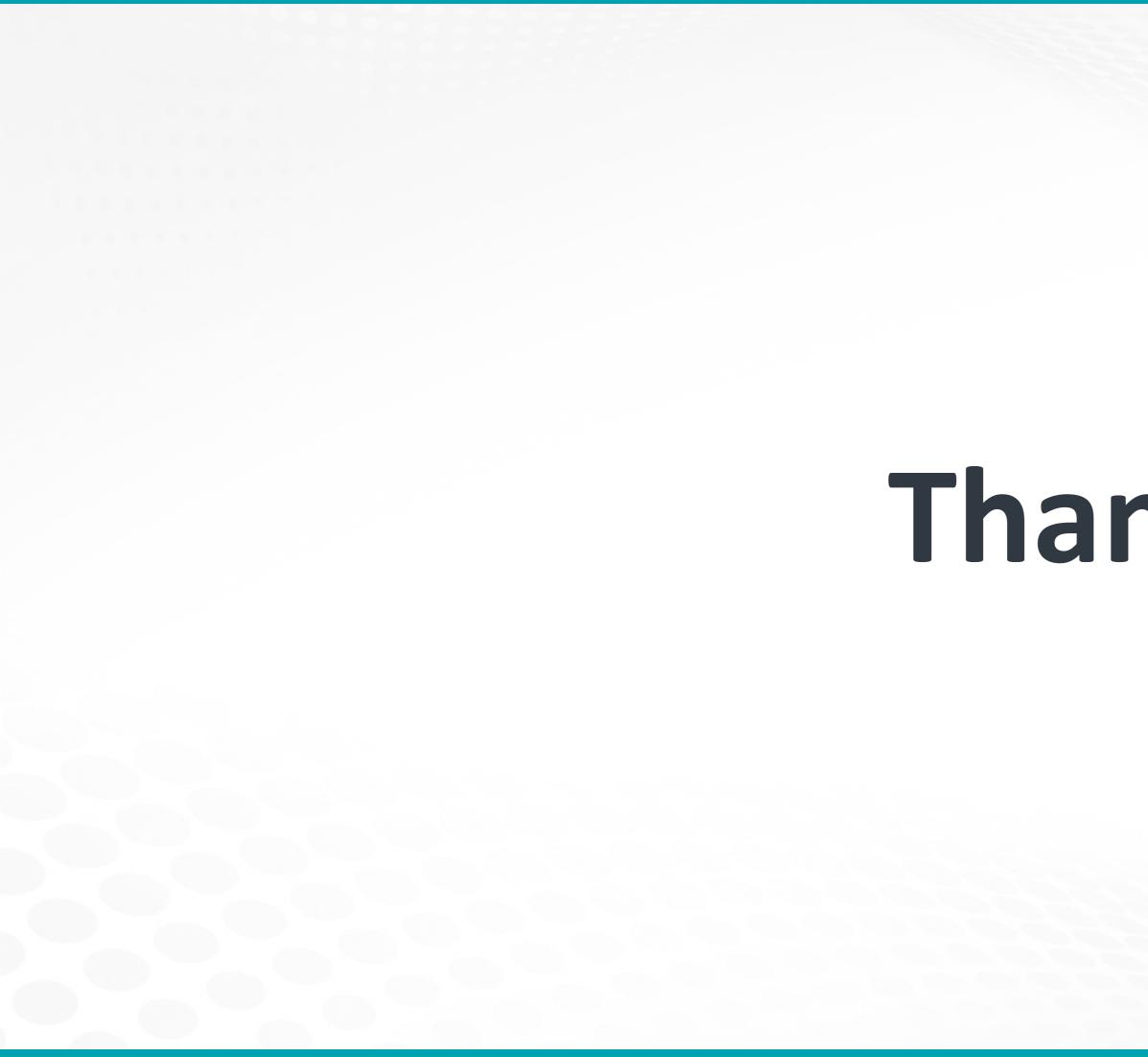
Cowgirl Seahorse NYC Old Seaport (just south of the Brooklyn Bridge) 259 Front Street New York, NY 10038





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Thank You!

