

## EXCHANGE MODEL

Through the HealthPass Benefits Exchange, employers have the ability to offer health insurance and benefit plans to fit their employees' needs and budgets. The exchange allows employees to pick from a wide range of insurance carriers, provider networks, metal tiers and plan types.

## DEFINED CONTRIBUTION

An employer sets a fixed dollar amount to contribute towards employee benefits. Each employee can then buy up or down to a plan that is right for their personal and family's medical needs and budget.

## SIMPLIFIED AND EASY ADMINISTRATION

- 1<sup>st</sup> of the month effective date.
- Universal forms – 1 employee form for enrollment/waivers/terminations/COBRA.
- 1 itemized invoice – 1 check written to HealthPass.
- [www.healthpass.com](http://www.healthpass.com) includes broker administer accounts function, adds/terms, easy forms access, proposals and links to web-based directories.

## ELIGIBILITY

HealthPass is available to companies with 1-100 full-time equivalent employees. Companies must be located in the five boroughs of NYC, Long Island, Westchester, Rockland, Orange, Putnam, Dutchess, Ulster or Sullivan counties to be eligible.

## PARTICIPATION REQUIREMENTS

**Core Plans: EmblemHealth (all), Empire (Connection only) and Oxford (Metro only)**  
HealthPass Participation Requirements: 75% of the eligible employees must either enroll in HealthPass or submit a valid waiver. 20% of the total eligible employees must enroll with a HealthPass medical plan.

### Core Plus Plans (Additional Participation Requirements):

To include Empire PPO/EPO and Blue Access Plans along with the Core Plans:

PPO/EPO and Blue Access Requirements: available to groups with 10 or more enrolling in any medical plan offered through HealthPass with a \$750 minimum monthly employer contribution per employee.

By offering these plans, the employer attests they are meeting the required monthly contribution per employee stated above.

To include Oxford Liberty Plans along with the Core Plans:

Liberty Participation Requirement: 60% of the total eligible employees, after valid waivers, must enroll in a combination of Liberty and/or Metro plans.

## MEDICAL CARRIER OUT-OF-AREA REQUIREMENTS

### EmblemHealth

- Bridge plans: Employees can reside in any of the 50 US states. Bridge Program includes: Prime, GHI National, Connecticare, QualCare and First Health networks
- Prime plans: Employees must live/work/reside in NY, NJ and CT.

### Empire

- PPO/EPO and Blue Access plans: Employees can live/work/reside anywhere in the US. The NY network consists of the 28 counties service area (five boroughs, Nassau, Suffolk, Westchester, Rockland, Orange, Putnam, Dutchess, Ulster, Sullivan, Delaware, Clinton, Essex, Albany, Columbia, Fulton, Green, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington). Other New York counties and all other US states access the BlueCard Network.
- Connection plans: Employees can live/work/reside anywhere in the US. The NY network consists of the 9 counties service area (Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, Westchester). Other New York counties and all other US states access the BlueCard Network.

### Healthfirst

- Employees must live/work/reside in the five boroughs, Nassau, Suffolk, Westchester and Rockland.

### Oxford

- Liberty non-gated plans: Employees can live anywhere in the continental US.
- Liberty gated (G) plans: Employees must live in NY, NJ or CT. These members have access to Core Network when they travel or have children attending college outside of the Oxford service area (NY/NJ/CT).
- Metro plans: Employees must live/work in NY and NJ.

## COBRA/NY STATE CONTINUATION ADMINISTRATION

- A voluntary benefit where HealthPass administers COBRA/NY State Continuance on behalf of the employer.
- Members are billed directly at home, keeping employers away from becoming "collection agencies"

## DENTAL AND VISION

- Dental and vision plans are available through Guardian, Solstice and UnitedHealthcare.
  - 3 DHMO, 3 EPO and 6 PPO dental plans.
  - 3 PPO vision plans.
- Employers can offer employees one of the dental and/or vision packages listed on the Ancillary Rate Sheets.

## FSA & COMMUTER BENEFITS

- Employers can offer OCA FSA & Commuter Benefits which affords employees the opportunity to enroll in any or all of the following four plans: Flexible Spending Account (FSA), Dependent Care Account (DCA), Parking Plan and Transit Plan.

## TERM LIFE/AD&D/LTD

- Guardian EverGuard and EverGuard *Plus* are voluntary packages that protect employees and their loved ones with comprehensive coverage in the event of death, dismemberment or disability.
- Employers can offer employees one of the Guardian EverGuard products listed on the Ancillary Rate Sheets.
- No minimum participation requirements.
- Late enrollment allowed.

## ACCIDENT COVERAGE

- Guardian AccidentGuard Adv provides an extra level of financial protection to help cover out-of-pocket medical expenses.
- In the event of an accident Guardian will pay a cash benefit for every covered expense - from x-rays to ambulance service, regardless of what is paid by medical insurance.
- To enroll employees are required to have comprehensive hospital, surgical and medical insurance either through HealthPass or as a valid medical waiver.
- No minimum participation requirements.
- Late enrollment allowed.

## ID THEFT

- ID Theft protection delivers low-cost proactive identity and credit monitoring through Allstate Identity Protection or LifeLock.
- Allstate Identity Protection and LifeLock defend employees and their families from evolving cyber threats.
- No minimum participation requirements.
- Late enrollment allowed.

## PET PLAN

- Total Pet Plan from Pet Benefit Solutions is a discount pet care bundle (not insurance) with no exclusions and pet age is not a factor.

The above plans are not stand-alone group products and are available to eligible employees whether they elect or waive medical coverage.

## TELEMEDICINE

- **EmblemHealth** - When a member uses their Teladoc services there is no charge excluding HSA plans there is a \$0 copay after the deductible is met. AdvantageCare Physicians Centers are also available to schedule virtual visits. Virtual plan members have access to ACPNY via the EmblemHealth app. Medly Pharmacy medication delivery service is available at no cost.
- **Empire** - Members can access telemedicine through Empire's Sydney Health mobile app or [livehealthonline.com](http://livehealthonline.com) from their computer. Virtual visits are covered at no charge for non-HSA plans, this includes virtual behavioral health visits. HSA plans will be subject to \$59 copay towards the deductible for medical visits.
- **Healthfirst** - When a member uses their Teladoc services there is no charge excluding HSA plans where a \$40 Primary/\$75 Specialist copay applies prior to the deductible. Capsule, Medly Pharmacy and ExactCare medication delivery services, for non-maintenance medications, also available.
- **Oxford** - Members can access virtual doctor visits on [myuhc.com](http://myuhc.com) or through the UnitedHealthcare mobile app. Virtual visits are covered at no charge excluding HSA plans have a \$49 charge per virtual visit and no charge after deductible.

## PRESCRIPTION MAIL ORDER

- **EmblemHealth** - When a member uses Express Scripts to order a 90-day supply of a drug they will pay 2.5 months of copays. Register on-line at [www.express-scripts.com](http://www.express-scripts.com)
- **Empire** - When a member uses CarelonRx to order a 90-day supply of a drug they will pay 2.5 months of copays. Register on-line at [www.carelonrx.com/](http://www.carelonrx.com/)
- **Healthfirst** - When a member uses CVS Caremark to order a 90-day supply of a drug the member will pay 2 months of copays. Register on-line at [www.caremark.com/wps/portal](http://www.caremark.com/wps/portal)
- **Oxford** - When a member uses OptumRx to order a 90-day supply of a drug they will pay 2.5 months of copays. Register on-line at [www.optumrx.com](http://www.optumrx.com)

## ADDED VALUES

### EmblemHealth

- Gym reimbursement - 50 visits per a 6-month period and earn up to \$200. The covered spouse earns \$100 per 50 visits within a 6-month period.
- Acupuncture is a covered benefit for up to 12 visits.

### Empire

- Gym reimbursement - 50 visits per 6-month period and earn \$200. Spouses/Domestic Partners and Dependents 18+ are also eligible for the \$400 gym reimbursement per year.
- Acupuncture is a covered benefit.
- \$200 wellness incentives also available through the Sydney Health mobile app for completing certain activities throughout the year (annual physical, mammograms, health assessments, colonoscopy, etc).

### Healthfirst

- Gym reimbursement - 50 visits per 6-month period and earn \$200. The covered spouse will earn \$100 for 50 visits within a 6-month period.
- Acupuncture is a covered benefit.

### Oxford

- Gym reimbursement - 50 visits per a 6-month period and earn \$200. The covered spouse and eligible dependents (age 13 and older) earn \$100 for 50 visits per 6-month period.
- UnitedHealthcare Rewards
  - Core (all plans except Motion plans) - members can earn up to \$300/year for reaching program goals and completing one-time reward activities
  - Premium (those enrolled in Motion plans) - members can earn up to \$1,000/year for reaching program goals and completing one-time reward activities
- Real Appeal - A personalized transformation coach to help guide you and customize steps to fit your weight loss needs, personal preferences, medical history and goals. 24/7 support is available online.

## DEDUCTIBLES

- Medical deductible applies to policy year.
- Rx deductible applies to policy year.
- Dental and vision deductibles apply to calendar year.

## OUT-OF-NETWORK PLANS

- **EmblemHealth** - Uses 80% of Fair Health.
- **Guardian** - DentalGuard PPO and DentalGuard PPO Plus use MAC.
- **Solstice** - Dental PPO uses 80% UCR and the Dental Value PPO uses MAC.
- **UnitedHealthcare** - Both the Low PPO and High PPO use MAC.

## HEALTH ADVOCACY

- Health advocacy helps members when they need it most by: finding the right doctors, scheduling appointments, resolving benefit issues, working with insurance companies and much more!
- Health advocacy services cover eligible employees, their spouses, dependent children, parents and parents-in-law.

## EXTRA PRODUCTS AND SERVICES

- Section 125 POP Kit
- Beyond Med - a membership program providing reduced rates on elective and cosmetic services
- Pet Insurance from Nationwide

To find out more visit -

[healthpass.com/extra-products-and-services](http://healthpass.com/extra-products-and-services)

## IMPORTANT CONTACTS



Sales, Client Services and Renewals 888-313-7277  
Billing and Commission 888-313-7010



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