

Health PassSM

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Senior VP of Sales

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What's in Store for 2024 Webinar




10/5/2023

HealthPass – Product Suite






	BENEFITS EXCHANGE	ANCILLARY EXCHANGE	PEO
Business Location	Lower 14 Counties of New York	Nationwide (Excluding: AK, GA, SD, TX & WY)	Nationwide
Group Size	1-100 (FTE)	1+ (FTE)	10+ (Member)
Medical/Rx	✓	X	✓
Workers' Comp	X	X	✓
Dental	✓	✓	✓
Vision	✓	✓	✓
FSA/Dependent Care/Commuter	✓	✓	✓
Term Life	✓	✓	✓
Life/Disability Insurance	✓	✓	✓
Accident	✓	✓	✓
Health, Wellness & Cosmetic	✓	✓	X
ID Theft	✓	✓	X
Pet Plan	✓	✓	✓
Claims Assistance	✓	X	✓
Employer Administration (Payroll, HR, Compliance, 401K)	X	X	✓
COBRA Administration	✓	X	✓
Enrollment Portal	✓	✓	✓
Benefits Admin	✓	✓	✓

2024 Medical Carrier Rate Action

Carrier	2024 Requested Rate Increase	2024 Approved Rate Increase
 Anthem	14.0%	6.8%
 EmblemHealth	16.0%	4.6%
 United Healthcare Oxford	15.5%	4.7%

Benefits Exchange Medical Plan Options

1/1/2024, HealthPass offers 3 medical carriers with 31 plans & various networks to choose from.

Carrier	Plans	Network	2024 Updates
	<ul style="list-style-type: none"> • 2 Platinum • 3 Gold • 5 Silver 	<ul style="list-style-type: none"> • PPO/EPO* • Blue Access* • Connection 	<ul style="list-style-type: none"> • Carrier name change from Empire to Anthem • Copay changes on multiple plans • Minor Actuarial Value (AV) plan design changes
	<ul style="list-style-type: none"> • 1 Platinum • 1 Gold • 2 Silver • 2 Bronze 	<ul style="list-style-type: none"> • Prime → SelectCare 	<ul style="list-style-type: none"> • 1/1/2024 & upon renewal <ul style="list-style-type: none"> - All plans move to SelectCare network - Broker commission discontinued
	<ul style="list-style-type: none"> • 1 Platinum • 6 Gold • 6 Silver • 2 Bronze 	<ul style="list-style-type: none"> • Liberty* • Metro 	<ul style="list-style-type: none"> • Liberty network pharmacy changes <ul style="list-style-type: none"> - Move to Broad Rx network (includes CVS) • Westchester Medical Group no longer in Metro 11/1/2023 • Minor Actuarial Value (AV) plan design changes

*Additional par requirements

Federal Open Enrollment (FOE)

During FOE groups will not be subject to participation requirements!

FOE will run from 11/15 through 12/15:

- 12/1 effective date groups must be entered by 11/24
- 1/1 effective date groups must be entered by 12/15



Additional Plan Options & Services



Beyond Med is now integrated into the HOP!

Beyond Med is a membership program that elevates your health and well-being by providing access to a proprietary network of board-certified doctors and licensed providers at reduced rates of up to 20% on longevity services such as acupuncture and chiropractic, cosmetics like injectables and lasers, and big-ticket items including plastic surgery and fertility.

<p>Individual Plan \$9.99</p> <ul style="list-style-type: none">✓ Save on every visit✓ Limited to 1 member	<p>Family Plan \$19.99</p> <ul style="list-style-type: none">✓ Save for whole family✓ Unlimited dependents
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Basic Term Life

- Non-contributory
- 100% employer paid; 100% participation
- Guaranteed issue amounts
 - \$50,000
 - \$100,000

Voluntary Term Life

- Guaranteed issue amounts
 - \$25,000
 - \$50,000
- Minimum participation 15% of eligible
 - Example 1 – In a 3-life group 1 person must be enrolled
 - Example 2 – In a 10-life group 2 people must be enrolled



Raquel Serafino
Senior Account Executive

HealthPass Ancillary Exchange Plan Options

DENTAL	12 Dental Plans through Guardian, Solstice & UnitedHealthcare
VISION	3 Vision Plans via Guardian, Solstice & UnitedHealthcare
LIFE & DISABILITY	Exclusive Bundled Life & Disability Plans from Guardian
TERM LIFE	Employer Paid & Voluntary Term Life Plans through Guardian
ACCIDENT	Accident Plan through Guardian
ID THEFT	4 ID Theft Plans from Allstate & LifeLock
PET COVERAGE	Discount Pet Plan from Total Pet Plan



Accessing the Ancillary Exchange

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 benefits provided. Exchange Access Fee allows employees to enroll in products offered through the Ancillary Exchange.

The Exchange Access Fee will be reduced from \$8 PEPM to \$2 PEPM (per enrolled per month)

Eligibility Guidelines

- Group must have at least 1 full-time employee
- To access the Ancillary Exchange, there is an Exchange Access Fee of \$2 PEPM
- Dental Package 1
 - 7 plan options available, no participation requirements apply
- Dental Package 2
 - Up to 12 plan options available, participation requirements apply
- Vision Package – No participation requirements
- Life/AD&D/LTD – No participation requirements
- Basic Term Life – 100% employer paid/100% participation
- Voluntary Term Life – Minimum participation of 15%
- Accident – To enroll, comprehensive medical insurance is required

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

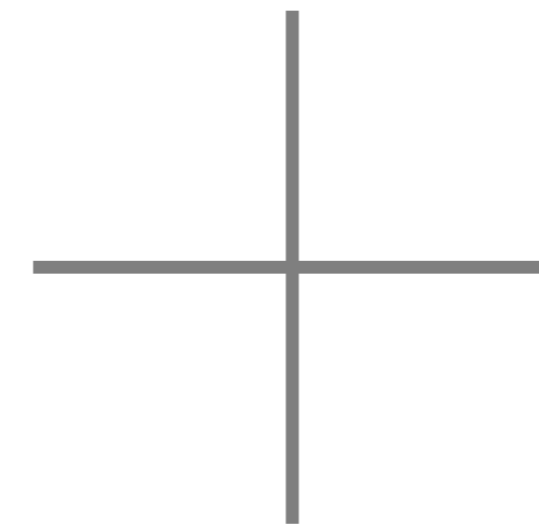
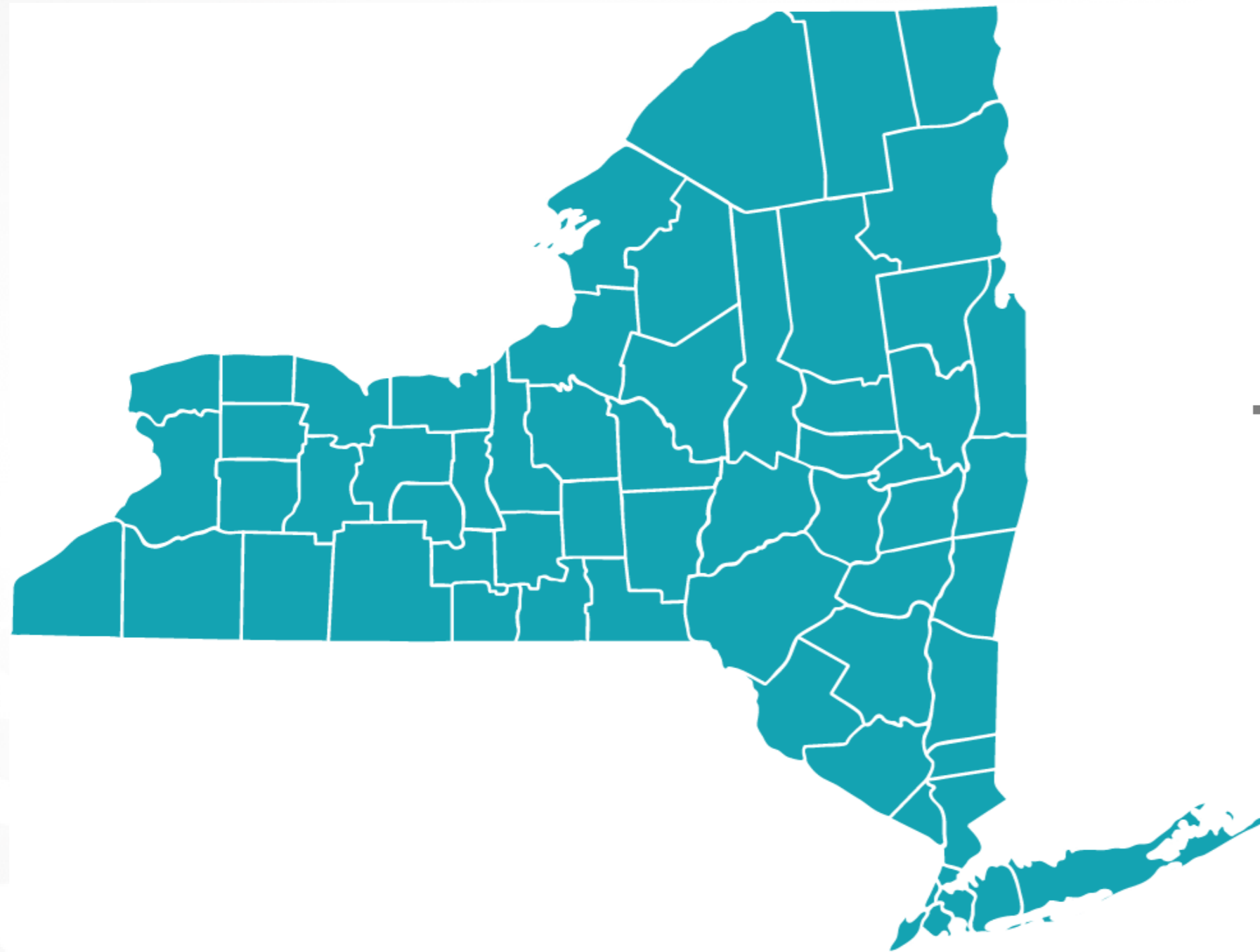
To enroll in a Guardian PPO plan, there needs to be at least one additional enrollee in any Guardian dental plan.

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.

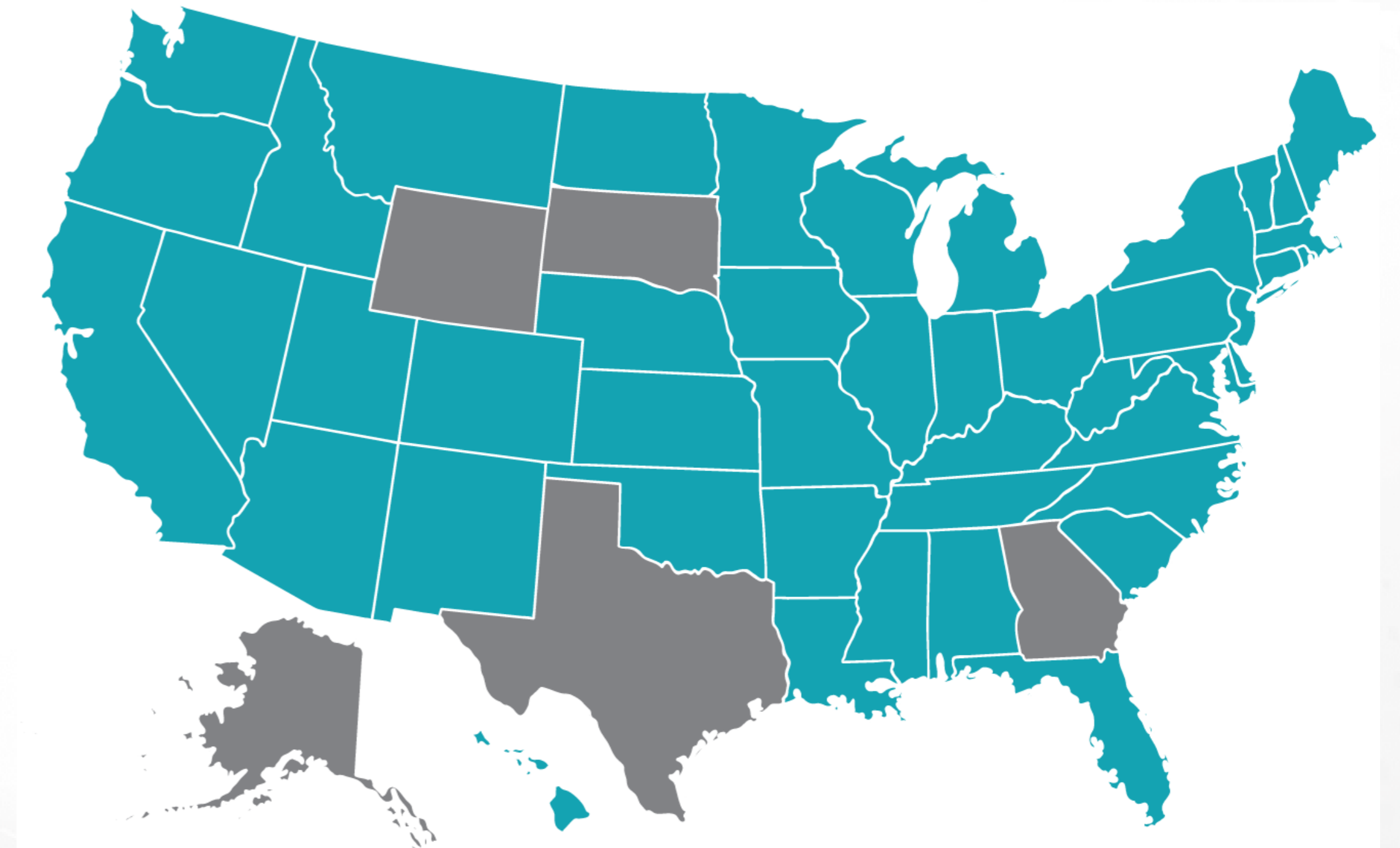
- Guardian Managed DentalGuard DHMO
- Guardian Managed DentalGuard DHMO *Plus*
- Guardian DentalGuard Preferred PPO MAC
- Guardian DentalGuard Preferred PPO *Plus* MAC
- Solstice Dental EPO S700B
- Solstice Dental EPO S800B
- Solstice Dental PPO
- Solstice Dental Value PPO MAC
- UnitedHealthcare Select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

Product Availability

New York



USA



- States in gray are not included in the Ancillary Exchange - AK, GA, SD, TX, WY
- States in teal are included in the Ancillary Exchange

HealthPass Exchange Selection

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

NoteThe HealthPass Ancillary Exchange is not available in the following states: Alaska, Georgia, South Dakota, Texas, and Wyoming.

★ Fields are required

★ Medical+ or Ancillary Only

Medical and Ancillary Plans

★ Requested Effective Date

Medical and Ancillary Plans

Ancillary Only Plans (No Medical)

Ancillary Only Plans (Outside NY)

Continue >

In & Out of Area Comparison

Ancillary Exchange		
Business Location	New York	Nationwide (Excluding: AK, GA, SD, TX & WY)
Group Size (FTE)	1+	1+
Dental Plans	12	4*
Vision Plans	3	2**
FSA & Commuter Benefits	Pass through benefit	Pass through benefit
Bundled Life & Disability Plans	2	2
Term Life Plans	4	4
Accident Plan	1	1
Health, Wellness & Cosmetic	Pass through benefit	Pass through benefit
ID Theft Plans	4	4
Pet Plan	1	1

*Excludes all DMO plans & all UnitedHealthcare plans

**Excludes UnitedHealthcare plan

Why HealthPass Ancillary Exchange?

- Streamline your ancillary business and make your life easier!
- Instant quote available
- Relaxed eligibility guidelines
 - Exclusive ability to offer Guardian, Solstice and UHC Dental PPOs alongside one another
- Benefits administration portal (HOP)
 - Member self-enrollment through the HOP
 - One bill, multiple carriers & online payment capabilities
- Nationwide access





Davin Laurino
Senior VP of Sales

DecisionHR (DHR)



- Top 5 privately held PEO
- Over 55,000 nationwide worksite employees
- Owned by Bankers Insurance
- Compete on products and excel on service
- 100% Broker friendly



Powered by



Medical & Workers' Compensation Programs

NEW



Cigna Medical

- 10 lives enrolled
 - 2 employees, 8 dependents acceptable
- 50% participation after waivers (not flexible)
- Requires company FEIN on submission



AIG Workers' Comp

- 1 of only 4 PEO's that have AIG program
- 18th renewal year
- Notable class codes
 - Construction, Home Healthcare, Manufacturing, Restaurants, Garbage & Demolition

Get a Quote – It's EASY

Payroll & Workers' Comp

- RFP
- 3-5 years of loss runs or Loss History Affidavit
- Specific industries may require a supplemental

Medical

- Census with dependents
- GHQ
- Current Rates
- Renewal Rates
- Plan Designs

Turn Around

- Quotes without medical benefits within 24 hours
- Quotes with Cigna medical benefits within 5-9 days

Ready to submit your documents?

Get in touch with us at sales@healthpass.com.

Broker Compensation

20% of the Admin Fee for Every Employee on Payroll

25 Employee Group with 10 Eligible for Medical

You are paid on 25 Employees!



The HealthPass Product Suite



- Technology
- Simplified billing
- FOE 11/15 -12/15



- Ancillary only
- Technology
- Small & large group
- Relaxed participation guidelines
- Nationwide



- Cigna is the new medical carrier
 - Competitive Workers' Compensation
 - Blue/Gray Collar
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Thank You!