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**HealthPass - The Solution in Mid-Hudson**  
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# HealthPass – Product Suite



	BENEFITS EXCHANGE	ANCILLARY EXCHANGE	PEO
Business Location	Lower 15 Counties of New York	National (Excluding: AK, GA, SD, TX & WY)	National
Group Size	1-100 (FTE)	1+ (FTE)	10+ (Member)
Medical/Rx	✓	✗	✓
Workers' Comp	✗	✗	✓
Dental	✓	✓	✓
Vision	✓	✓	✓
FSA/Dependent Care/Commuter	✓	✓	✓
Term Life	✓	✓	✓
Life/Disability Insurance	✓	✓	✓
Accident	✓	✓	✓
Health, Wellness & Cosmetic	✓	✓	✗
ID Theft	✓	✓	✗
Pet Plan	✓	✓	✓
Claims Assistance	✓	✗	✓
Employer Administration (Payroll, HR, Compliance, 401K)	✗	✗	✓
COBRA Administration	✓	✗	✓
Enrollment Portal	✓	✓	✓
Benefits Admin	✓	✓	✓

# Why HealthPass In Mid-Hudson?

(Orange, Putnam, Dutchess, Ulster, Sullivan & Delaware counties)

- **NO** Mid-Hudson participation requirements
- Multiple carrier products on one platform
  - Employee choice at point of enrollment
- One application & aggregated invoice
- Streamlined onboarding & renewals
- Online portal tools to simplify benefits administration
- COBRA Admin
- Section 125 POP Kit
- HealthPass Advocacy



## How our portfolio stacks up in Mid-Hudson

Plan Name	EE Rate	Potential Savings
<b>HealthPass Oxford Liberty Silver HSA 3000</b> MVP EPO Silver 3 HDHP	<b>\$933.07</b> \$1,005.60	<b>7.2%</b>
<b>HealthPass Oxford Liberty Silver HSA 4000 M</b> MVP EPO Silver 8 HDHP	<b>\$883.61</b> \$972.02	<b>8.8%</b>
<b>HealthPass Oxford Liberty Gold EPO 25/50 ZD</b> MVP EPO Gold 4	<b>\$1,224.41</b> \$1,257.87	<b>3.3%</b>
<b>HealthPass Oxford Liberty Platinum EPO</b> MVP EPO Platinum 1	<b>\$1,309.62</b> \$1,392.80	<b>8.3%</b>

Comparison based on 2024 DFS filing of MVP plans with highest enrollment vs. Oxford similar plan designs

# Mid-Hudson Major Hospitals



<b>Hospital Name</b>	<b>MVP National/Regional</b>	<b>Oxford Liberty &amp; Metro</b>	<b>Anthem EPO/PPO &amp; Blue Access</b>
Bon Secours Community Hospital	√	√	√
Garnet Health Medical Center	√	√	√
St. Anthony's Community Hospital	√	√	√
St. Luke's Cornwall Hospital (Cornwall & Newburgh)	√	√	√
Putnam Hospital Center	√	√	√
MidHudson Regional Hospital	√	√	√
Northern Dutchess Hospital	√	√	√
Vassar Brothers Medical Center	√	√	√
Ellenville Regional Hospital	√	√	√
HealthAlliance Hospital Broadway Campus	√	√	√
Health Alliance Hospital Mary's Avenue Campus	√	√	√
Garnet Health Medical Center, Catskills Callicoon Campus	√	√	√

## Mid-Hudson Top Provider Groups

Optum Medical Care (Formerly Caremount)

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Crystal Run Healthcare Physicians

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Summit Health (WestMed Group)

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Boston Children Health Physicians

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Nuvance Health Medical Practice

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All above providers are in-network with Oxford & Anthem

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# Additional Plan Options & Services

Health Pass<sup>SM</sup> BENEFITS EXCHANGE





## Why the HealthPass Ancillary Exchange?

- Easy to quote
- Online portal tools to simplify benefits administration
- One application & aggregated invoice
- Streamlined onboarding & renewals
- Available in 45 states



# HealthPass Ancillary Exchange Plan Options

## DENTAL

Up to 13 Dental Plans

## VISION

Up to 3 Vision Plans

## LIFE/AD&D

2 Employer Paid Life/AD&D Plans

## LIFE

2 Voluntary Life Plans

## DISABILITY/LIFE/AD&D

Exclusive Bundled Disability & Life/AD&D Plans

## ACCIDENT

Accident Plan

## ID THEFT

4 ID Theft Plans

## PET COVERAGE

Discount Pet Plan

**Additional Plan  
Options & Services  
Available!**



# Eligibility Guidelines

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Minimum 1 FTE

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Exchange Access Fee of \$2

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Dental Package 1 – No Participation  
7 Plan Options

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Dental Package 2 – Minimal Participation  
13 Plan Options

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Vision Package – No Participation

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Life/AD&D – Employee Non-Contributory 100% Participation

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Life – 15% Participation

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Disability/Life/AD&D – No Participation

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Accident – Comprehensive Medical Insurance Required

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ID Theft – No Participation

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Pet Plan – No Participation

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# HealthPass Online Portal (HOP)



## Log In

Username

Password

[Forgot Password?](#)

Log In >

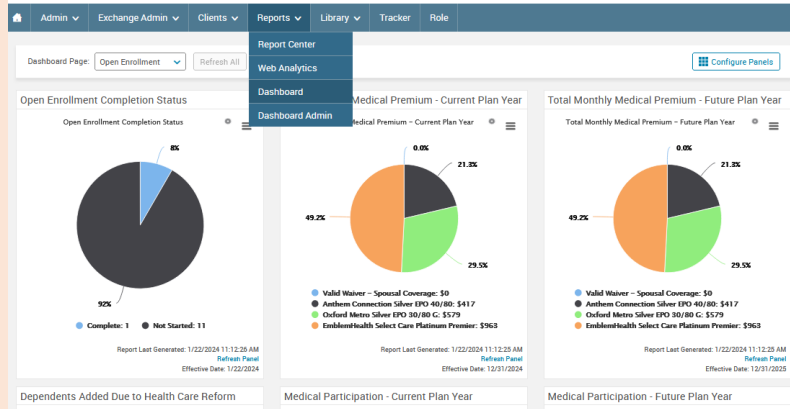


# HealthPass Online Portal (HOP)



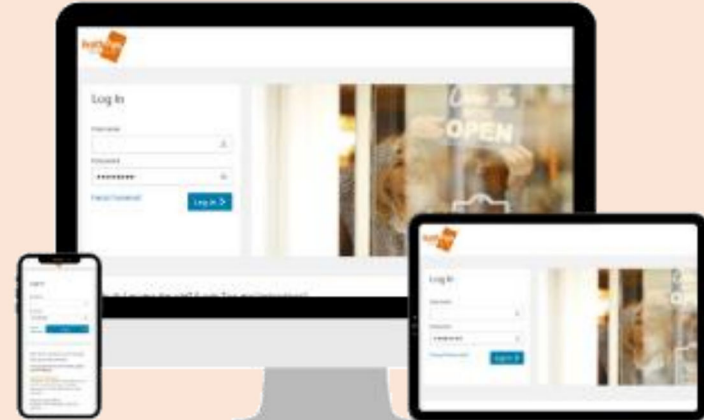
## For Brokers & Employers

- Ease of administration
- Technology – HOP
  - Enroll and renew in one place
  - Add/term & make employee changes
  - Consolidated billing
  - Reporting modules



## For Employees

- Enroll electronically and at their convenience
- Decision support tools
  - Plan comparison tool
  - Best fit calculator
- Online benefit record



# Dashboards & Reporting - HOP



Admin ▾ Exchange Admin ▾ Clients ▾ Reports ▾ Library ▾ Tracker Role

Dashboard Page: Open Enrollment ▾ Refresh All

Report Center  
Web Analytics  
Dashboard  
Dashboard Admin

Configure Panels

### Open Enrollment Completion

Open Enrollment Completion Status

Status	Count	Percentage
Complete	1	8%
Not Started	11	92%

Report Last Generated: 1/22/2024 11:12:25 AM  
Refresh Panel  
Effective Date: 1/22/2024

### Medical Premium - Current Plan Year

Plan Type	Percentage
Valid Waiver - Spousal Coverage: \$0	0.0%
Anthem Connection Silver EPO 40/80: \$417	21.3%
Oxford Metro Silver EPO 30/80 G: \$579	29.5%
EmblemHealth Select Care Platinum Premier: \$963	49.2%

Report Last Generated: 1/22/2024 11:12:25 AM  
Refresh Panel  
Effective Date: 12/31/2024

### Total Monthly Medical Premium - Future Plan Year

Plan Type	Percentage
Valid Waiver - Spousal Coverage: \$0	0.0%
Anthem Connection Silver EPO 40/80: \$417	21.3%
Oxford Metro Silver EPO 30/80 G: \$579	29.5%
EmblemHealth Select Care Platinum Premier: \$963	49.2%

Report Last Generated: 1/22/2024 11:12:25 AM  
Refresh Panel  
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Dependents Added Due to Health Care Reform

Medical Participation - Current Plan Year

Medical Participation - Future Plan Year

# Client Quick Look Up Reports



- Group Profile
- Employee Benefits Snapshot
- Employee Census (with Usernames)
- Medical Member ID Census
- Renewal Plan Comparison Report

The screenshot displays the HealthPass client management interface. At the top, there are two logos: 'Health Pass BENEFITS EXCHANGE' and 'Health Pass ANCILLARY EXCHANGE'. Below the logos, there is a navigation menu with options: 'START HERE: Manage', 'Select Client', 'Manage Group', and 'Best Company LLC'. The 'Select Client' section shows 'Best Company LLC' selected. Below this, there are fields for 'Group Number', 'Status', 'Renewal Date', 'Address', 'Employee Count', and 'Balance'. A 'Run a Report' button is visible. The 'Client Quick Lookup' modal window is open, showing the client name 'Best Company LLC' and a list of report options: 'FSA & Commuter Member Enrollment/Contributions', 'Medical Member ID Census', 'Medical Member ID Census with Dependents', 'Renewal Plan Comparison Report', 'Employee Benefits Snapshot', 'Employee Benefits Snapshot with Dependents', 'Employee Census with Usernames', 'Group Profile', 'Term to Rewrite Employee Census', and 'Term to Rewrite Employee Census with Dependents'. A 'Cancel' button is at the bottom of the modal. In the background, there is a 'Summary of Benefits and Coverage documents' section with a URL and a 'What's New' section with a 'Pet Insurance from Nationwide' notification.

# Wrap Up

- **NO** Mid-Hudson participation requirements
  - Exclusive through HealthPass - no Oxford participation
- Online portal tools to simplify benefits administration
- Combined application & invoice
- Streamlined onboarding & renewals
- COBRA Admin
- Section 125 POP Kit
- HealthPass Advocacy





