

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 needs and budget.

SIMPLIFIED & EASY ADMINISTRATION

- 1st 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 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, Sullivan or Delaware counties to be eligible.

PARTICIPATION REQUIREMENTS*

Core Plans: Anthem (Connection only), EmblemHealth (all) 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 Anthem 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.

*Participation requirements above do not apply to Mid-Hudson groups (Orange, Putnam, Dutchess, Ulster, Sullivan and Delaware counties).

COBRA/NY STATE CONTINUATION ADMINISTRATION

- A voluntary benefit administered by HealthPass on behalf of the employer
- Direct member billing

DENTAL & VISION

- Plans available through Guardian, Solstice & UnitedHealthcare
 - 3 DHMO, 3 EPO and 6 PPO dental plans
 - 3 PPO vision plans

FSA & COMMUTER BENEFITS

- Employers can offer OCA Flexible Spending Account (FSA), Dependent Care Account (DCA), Parking Plan & Transit Plan

LIFE/AD&D

- Guardian Employer Paid bundled plans that protects employees in the event of death & dismemberment
- Guardian Voluntary Life plans that protects employees & their loved ones in the event of death
 - Late enrollment allowed

DISABILITY/LIFE/AD&D

- Guardian EverGuard and EverGuard Plus are bundled packages that protect employees & their loved ones in the event of disability, death & dismemberment
- No minimum participation requirements
- Late enrollment allowed

ACCIDENT COVERAGE

- Guardian provides an extra level of financial protection to cover out-of-pocket medical expenses
- Employees are required to have comprehensive hospital, surgical and medical insurance
- No minimum participation requirements
- Late enrollment allowed

HEALTH, WELLNESS & COSMETIC

- Beyond Med - a membership program providing reduced rates on elective and cosmetic services such as fertility, dermatology, med spa, plastic surgery, acupuncture, bariatrics & more
- No minimum participation requirements
- Late enrollment allowed

ID THEFT

- Delivers low-cost proactive identity protection & credit monitoring through Allstate Identity Protection & LifeLock
- Defends employees & their families from evolving cyber threats
- No minimum participation requirements
- Late enrollment allowed

PET PLAN

- Total Pet Plan a discount pet care bundle from Pet Benefit Solutions (not insurance)
- No exclusions & pet age is not a factor
- No minimum participation requirements
- Late enrollment allowed

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

ADDED VALUES & ADDITIONAL BENEFITS

Anthem

- Gym reimbursement – 50 visits per a 6-month period and earn \$200
 - Spouse/Domestic Partner and Dependents 18+ are also eligible for the \$400 gym reimbursement per year
- Acupuncture is a covered benefit
- LASIK benefit:
 - Premier LASIK Network - Save on LASIK when you choose a featured provider
 - TruVision - save on LASIK eye surgery at over 1,000 locations
- \$200 wellness incentives available through the Sydney Health mobile app for completing certain activities throughout the year (annual physical, mammograms, health assessments, colonoscopy, etc)

EmblemHealth

- Gym reimbursement - 50 visits per a 6-month period and earn up to \$200
 - Spouse earns \$100 per 50 visits within a 6-month period
- Acupuncture is a covered benefit for up to 12 visits
- LASIK benefit:
 - Save 15% off the retail price or 5% off the promotional price

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
- Rewards Core - all plans except Liberty Motion (M) plan members can earn up to \$300/year for reaching program goals and completing one-time reward activities
- Rewards Premium – Liberty Motion (M) members can earn up to \$1,000/year for reaching program goals and completing one-time reward activities. Rewards deposited directly into health savings accounts or used toward a Visa® gift card
- Real Appeal – a personalized coach to help guide and customize steps to fit weight loss, personal preferences, medical history and goals. 24/7 online support
- One Pass Select - a subscription-based fitness and well-being program that supports a healthier lifestyle.
 - Access to thousands of gyms, no long-term contracts or annual registration fees
 - Flexible fitness options & ability to use locations nationwide (not limited to 1 gym/1 city)
 - Add up to 4 family members (18+), 10% monthly discount & can change tiers monthly

Guardian

- Dental Members - exclusive discounts on byte, custom clear orthodontic aligners & BrightByte Pro teeth whitening kits
- Vision Members -
 - LASIK - up to 25% off providers usual and customary fees or 5% off promotional price
 - Additional \$50 frame allowance at Visionworks stores
- Accident Members - benefits are increased by 20% if a covered dependent child (18 or younger) is injured while participating in an organized sport
- All Guardian Members - Employee Assistance Program (EAP) which offers confidential emotional support, legal, financial and work-life guidance

Solstice

- Vision Members -
 - LASIK - Set prices up to 35% off the national average
 - 20% discount on additional pairs of eyeglasses, including prescription sunglasses
 - Pharmacy Plan - discount drug program offers 50% off generic mail order medications & 20% off for generic & brand medications at participating pharmacies

UnitedHealthcare

- Dental Members - In-Network benefit for invisible aligners through SmileDirect Club
- Vision Members -
 - LASIK - discounts on laser vision correction through Laser Vision Network of America (LVNA)
 - Save on high-quality hearing aids through HealthInnovations

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 - 80% of Fair Health.
- Guardian - Preferred PPO 70 - 70% UCR, Preferred PPO 90 - 90% UCR & Preferred PPO - MAC
- Solstice - Dental PPO - 80% UCR & Dental Value PPO - MAC
- UnitedHealthcare - Low PPO & High PPO - MAC

HEALTHPASS ADVOCACY

- Billing & claims
- Coordination-of-benefits
- Enrollment support

EXTRA PRODUCTS & SERVICES

- Section 125 POP Kit
- Pet Insurance from Nationwide

To find out more visit -

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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🌐 www.healthpass.com