

EXCHANGE MODEL

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

DEFINED CONTRIBUTION

The 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 & family's needs & budget.

SIMPLIFIED & EASY ADMINISTRATION

- 1st of the month effective date
- Universal forms - 1 employee form for enrollment/waivers/terminations/COBRA
- 1 itemized monthly invoice - 1 monthly payment
- www.healthpass.com includes broker administer accounts function, adds/terms, easy forms access, proposals & 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 enroll.

Refer to our quarterly Medical Rate Sheets for all available medical plans, HealthPass Participation Requirements & Additional Participation Requirements for specific Anthem & Oxford plans.

COBRA/NY STATE CONTINUATION ADMINISTRATION

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

DENTAL & VISION

- Guardian, Solstice & UnitedHealthcare plans available
- 3 DHMO, 3 EPO & 7 PPO dental plans
- 3 PPO vision plans

FSA & COMMUTER BENEFITS

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

LIFE/AD&D

- Guardian Employer Paid Life/AD&D plans that protect employees in the event of death & dismemberment
- Guardian Voluntary Life plans that protect employees & their loved ones in the event of death
- Late enrollment allowed on Voluntary Life plans only

DISABILITY/LIFE/AD&D

- Guardian EverGuard & 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 & 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

- Allstate Identity Protection & LifeLock deliver low-cost proactive identity protection & credit monitoring
- Employees & their families are defended 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, no pre-ex & pet age is not a factor
- No minimum participation requirements
- Late enrollment allowed

The above plans are not stand-alone group products & 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
- \$500 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** -
 - Member - with 50 visits can receive \$200 per 6-month calendar year period
 - Spouse - with 50 visits can receive \$100 per 6-month calendar year period

OXFORD



- **Sweat Equity - Fitness Reimbursement** -
 - 50 visits per a 6-month period and earn \$200
 - Covered spouse and eligible dependents (age 13+) earn \$100 for 50 visits per 6-month period
 - Up to \$400 in earning potential per sub per year (\$200 every 6 months)
- **Rewards Core** - up to \$300 per member per year – tracking steps, health survey, annual checkup, biometric screening
- **Real Appeal** - a personalized coach to help guide and customize steps for weight loss, healthy lifestyle habits, medical history and goals. 24/7 online support
- **One Pass Select - Gym Discount Program** - a subscription-based fitness & well-being program that supports a healthier life
 - Access to 16,000 gyms nationwide, no long-term contracts or annual registration fees (not limited to 1 gym/1 city)
 - Add up to 4 family members (18+), 10% monthly discount, can change tiers monthly
- **Calm Health app** – a mobile app that provides programs and tools to help support your mental health and well-being
- **Wellos app** - a mobile-based wellness app designed to engage and encourage healthy and sustainable behavior changes based on health goals
- **Vision Benefit** – access to the national UnitedHealthcare Vision Network
 - One \$10 exam every 12 months
 - \$130 frame allowance/30% discount on overage
 - \$125 contact lens allowance/\$40 allowance for fitting and evaluation
- **Care Cash** (not available on HSA plans) - preloaded debit card that helps pay toward cost-sharing for eligible network visits
 - \$200 a year for member only; \$500 a year for family
- **Premium Rewards** (only on PR plans) - up to \$1,000 per member per year – tracking steps, health survey, annual checkup, biometric screening
 - Rewards deposited directly into health savings accounts or used toward a Visa® gift card

UNITEDHEALTHCARE



- **UHC Rewards** -
 - Up to \$300 per member per year – tracking steps, health survey, annual checkup, biometric screening
- **Real Appeal** - a personalized coach to help guide and customize steps to fit weight loss, healthy lifestyle habits, medical history and goals. 24/7 online support
- **One Pass Select - Gym Discount Program** - a subscription-based fitness & well-being program that supports a healthier life
 - Access to 16,000 gyms nationwide, no long-term contracts or annual registration fees (not limited to 1 gym/1 city)
 - Add up to 4 family members (18+), 10% monthly discount & can change tiers monthly
- **EAP Core Benefits** - provides support and resources to help you, and your family, with a range of issues, including:
 - Stress, mental health, relationships at home or work, legal and financial concerns and substance use issues
- **Care Cash** (not available on HSA plans) - preloaded debit card that helps pay toward cost-sharing for eligible network visits
 - \$200 a year for member only; \$500 a year for family
- **Premium Rewards** (only on PR plans) - up to \$1,000 per member per year – tracking steps, health survey, annual checkup, biometric screening
 - Rewards deposited directly into health savings accounts or used toward a Visa® gift card

Added Values & Additional Benefits Cont...

GUARDIAN

Vision Members

- **LASIK** - up to 25% off providers usual and customary fees or 5% off promotional price
- **Frame Allowance** - Additional \$50 at Visionworks stores

Accident Members

- **Increased Benefits** - 20% if a covered dependent child (18 or younger) is injured while participating in an organized sport

All Members

- **ComPsych Employee Assistance Program (EAP)** - offers confidential emotional support, legal, financial and work-life assistance. Excluding legal or financial assistance in the state of NY.



SOLSTICE

Dental Members

- **Teledentistry** - remote/consultative virtual appointment with a dentist
- **Prenatal Care** - no out of pocket costs for network services and other benefit fees waived for oral care during pregnancy
- **Hearing Care** - via HearUSA: free screening, \$29 comprehensive exam and up to 40% savings on retail price hearing aids
- **Pharmacy Plan** - discount drug program offers 50% off generic mail order medications & 20% off for generic & brand medications at participating pharmacies

Vision Members

- **Discount** - 30% discount on overages above the plan allowance; 20% discount on additional pairs of eyeglasses, including prescription sunglasses
- **ExpressExam** - free online eye exam to renew eyewear prescription
- **LASIK** - via QualSight: free consult and set prices which are up to 35% off national average
- **Dell Laptop** - up to 20% discount on Dell XPS Eyesafe Display
- **Pharmacy Plan** - discount drug program offers 50% off generic mail order medications & 20% off for generic & brand medications at participating pharmacies



UNITEDHEALTHCARE

Dental & Vision Members

- **Eyewear** - save on various of contact lenses, eyeglasses & sunglasses. 10% off contacts, popular lenses & coatings -some available at no additional cost
- **ExpressExam** - free online eye exam to renew eyewear prescription
- **LASIK** - via QualSight: free consult and set prices which are up to 35% off national average
- **Hearing Care** - save on advanced-technology hearing aids

Vision Members

- **Additional Pairs of Glasses** - receive a 20% discount on eyeglasses, including prescription sunglasses
- **Vision health** - monthly content and wellness information
- **Blue-Light-Blocking Filters** - up to 20% off screen filters for select smartphones, tablets and laptops via Eyesafe



DEDUCTIBLES

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

OUT-OF-NETWORK PLANS

- **EmblemHealth**
 - 80% of Fair Health
- **Guardian**
 - 70th UCR for Preferred PPO 70
 - 90th UCR for Preferred PPO 90
 - MAC for Preferred PPO
- **Solstice**
 - 80th UCR for Dental PPO
 - MAC for Dental Value PPO
- **UnitedHealthcare**
 - MAC for Low PPO & High PPO

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 & Renewals 888-313-7277 | Client Services, Billing & Commission 888-313-7010

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 www.healthpass.com