

Health Pass<sup>SM</sup>

Ira Langer  
Director, Sales

Fall Broker Webinar  
10/14/2025

# Agenda

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- 2026 Portfolio
  - New Plans from Anthem & Oxford
  - Long Island Easy Par Packages
  - HealthPass Value Proposition
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- Ancillary Only (No Medical Needed)
  - Available to Groups of any size in 47 states
  - Easy Participation Guidelines
- 



- Blue Collar Specialty – AIG Workers' Comp
- Cigna Medical Class Carve Outs
- PHCS Plan low-cost option
- MV & MEC Plans Available




# 2026 Medical Carrier Rate Action

Carrier	2026 Requested Rate Increase	2026 Approved Rate Increase
 Anthem	10.9%	9.7%
 United Healthcare Oxford	28.8%	11.8%
 UnitedHealthcare	23.8%	6.8%
 EmblemHealth	6.3%	1.3%

# Benefits Exchange Medical Plans (Downstate)

## 1/1/2026 HealthPass will offer:

- 3 Medical Carriers - 46 Plans & Various Networks Downstate




Carrier	Plans	Network	2026 Updates
	<ul style="list-style-type: none"> <li>• 3 Platinum</li> <li>• 6 Gold</li> <li>• 8 Silver</li> <li>• 2 Bronze</li> </ul>	<ul style="list-style-type: none"> <li>• PPO/EPO*</li> <li>• Blue Access*</li> <li>• Connection</li> </ul>	<ul style="list-style-type: none"> <li>• New Platinum Blue Access Plan</li> <li>• 2 New Bronze Plans</li> <li>• 6 Gated EPO Plans - <b><u>Exclusive to HealthPass!</u></b></li> </ul>
	<ul style="list-style-type: none"> <li>• 3 Platinum</li> <li>• 8 Gold</li> <li>• 8 Silver</li> <li>• 2 Bronze</li> </ul>	<ul style="list-style-type: none"> <li>• Freedom*</li> <li>• Liberty*</li> <li>• Metro</li> </ul>	<ul style="list-style-type: none"> <li>• New Metro Bronze Plan</li> <li>• 7 New Freedom Plans</li> </ul>
	<ul style="list-style-type: none"> <li>• 1 Platinum</li> <li>• 1 Gold</li> <li>• 2 Silver</li> <li>• 2 Bronze</li> </ul>	<ul style="list-style-type: none"> <li>• Select Care</li> </ul>	<ul style="list-style-type: none"> <li>• No Changes for 2026</li> </ul>

\*Additional par requirements

# Benefits Exchange Medical Plans (Mid-Hudson)




## 1/1/2026 HealthPass will offer:

- 3 Medical Carriers - 31 Plans & Various Networks in Mid-Hudson

Carrier	Plans	Network	2026 Updates
	<ul style="list-style-type: none"> <li>• 2 Platinum</li> <li>• 3 Gold</li> <li>• 6 Silver</li> <li>• 1 Bronze</li> </ul>	<ul style="list-style-type: none"> <li>• PPO/EPO</li> <li>• Blue Access</li> </ul>	<ul style="list-style-type: none"> <li>• New Platinum Blue Access Plan</li> <li>• New Bronze Plan</li> <li>• 4 Gated EPO Plans - <b><u>Exclusive to HealthPass!</u></b></li> </ul>
	<ul style="list-style-type: none"> <li>• 3 Platinum</li> <li>• 6 Gold</li> <li>• 4 Silver</li> </ul>	<ul style="list-style-type: none"> <li>• Choice</li> </ul>	<ul style="list-style-type: none"> <li>• 13 Plans in Mid-Hudson ONLY</li> </ul>
	<ul style="list-style-type: none"> <li>• 1 Platinum</li> <li>• 1 Gold</li> <li>• 2 Silver</li> <li>• 2 Bronze</li> </ul>	<ul style="list-style-type: none"> <li>• Select Care</li> </ul>	<ul style="list-style-type: none"> <li>• No Changes for 2026</li> </ul>


# New Anthem Plans for 2026



Plan Tier	Plan Name	Highlights
 Platinum	Blue Access Platinum EPO 5/25	PCP/Specialist: \$5/\$25 Deductible, Coinsurance: \$0/\$0, 0% Max OOP: \$3,900/\$7,800 Rx: \$10/\$35/\$70 after \$100/member Rx deductible (n/a Tier 1) – Base
 Bronze	Blue Access Bronze EPO HSA 6300	PCP/Specialist: Deductible then \$25/\$75 Deductible, Coinsurance: \$6,300/\$12,600, 50% Max OOP: \$8,450/\$16,900 Rx: Deductible then \$50%/50%/50% - Base
 Bronze	Connection Bronze EPO HSA 6300	PCP/Specialist: Deductible then \$25/\$75 Deductible, Coinsurance: \$6,300/\$12,600, 50% Max OOP: \$8,450/\$16,900 Rx: Deductible then \$50%/50%/50% - Advantage

# New Oxford Metro Plan for 2026



Plan Tier	Plan Name	Highlights
 Bronze	Metro Bronze HSA 7250 G moves to Metro Bronze HSA 6500	PCP/Specialist: Deductible then \$40/\$75 Deductible, Coinsurance: \$6,500/\$13,000, 50% Max OOP: \$8,000/\$16,000 Rx: Deductible then \$10/\$40/\$80




**Oxford Metro Gold EPO 25/40 G is discontinued - members will be mapped into the Metro Gold EPO 25/40**

# New Oxford Freedom Plans for 2026



Oxford Freedom Platinum EPO 10/25
Oxford Freedom Gold HSA 1700
<b>Oxford Freedom Platinum EPO 5/15 ZD</b>
<b>Oxford Freedom Platinum EPO 20/40 ZD</b>
<b>Oxford Freedom Gold EPO 25/50 ZD</b>
<b>Oxford Freedom Gold EPO 30/60</b>
<b>Oxford Freedom Gold EPO 15/35</b>
<b>Oxford Freedom Silver EPO 40/80</b>
<b>Oxford Freedom Silver EPO 50/100 ZD</b>

# Mid-Hudson UnitedHealthcare Plans

Plan Tier	Plan Name
 <p>Platinum</p>	<ul style="list-style-type: none"> <li>• UnitedHealthcare Choice Platinum EPO 15/25 EP-3H</li> <li>• UnitedHealthcare Choice Platinum EPO 10/25 EP-39</li> <li>• UnitedHealthcare Choice Platinum EPO 10/80 EP-4D</li> </ul>
 <p>Gold</p>	<ul style="list-style-type: none"> <li>• UnitedHealthcare Choice Gold EPO 40/60 EP-3G</li> <li>• UnitedHealthcare Choice Gold EPO 15/100 EP-4F</li> <li>• UnitedHealthcare Choice Gold EPO 30/65 EP-3L</li> <li>• UnitedHealthcare Choice Gold EPO 15/30 EP-3A</li> <li>• UnitedHealthcare Choice Gold EPO 40/70 EP-3I</li> <li>• UnitedHealthcare Choice Gold HSA 1800 EP-3C PR</li> </ul>
 <p>Silver</p>	<ul style="list-style-type: none"> <li>• UnitedHealthcare Choice Silver EPO 15/100 EP-4H</li> <li>• UnitedHealthcare Choice Silver HSA 3400 EP-3D PR</li> <li>• UnitedHealthcare Choice Silver HSA 3000 EP-36</li> <li>• UnitedHealthcare Choice Silver EPO 30/75 EP-3B</li> </ul>

# Participation Guidelines



## 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



## PPO/EPO and Blue Access Participation Requirements:

Available to Groups With 10 or More Enrolling in Any Medical Plan Offered Through HealthPass

\$750 Minimum Monthly Employer Contribution Per Employee



## Liberty/Freedom Participation Requirement:

60% of the Total Eligible Employees, After Valid Waivers, Must Enroll in a Combination of Freedom/Liberty and/or Metro Plans

### Exceptions to the Above Guidelines:

- Long Island Easy Par Packages
- Mid-Hudson No Par
- Federal Open Enrollment (FOE)

# Long Island Easy Par Packages

**75% of Eligible EEs Must Enroll or Submit a Valid Waiver**

**20% of Total Eligible EEs Must Enroll With a HealthPass Medical Plan**

**Package 1 (all non-gated plans)**

Oxford Freedom Platinum EPO 10/25  
Oxford Liberty Gold EPO 25/50 ZD  
Anthem Connection Silver EPO 40/80

**Package 2 (all non-gated plans)**

Oxford Freedom Platinum EPO 10/25  
Oxford Liberty Gold EPO 30/60/1250  
Anthem Connection Silver EPO 40/80

**Package 3 (all non-gated plans)**

Oxford Freedom Platinum EPO 10/25  
Oxford Liberty Gold EPO 30/60/1800  
Anthem Connection Silver EPO 40/80

**Package 4 (all non-gated plans)**

Oxford Freedom Platinum EPO 10/25  
Oxford Freedom Gold HSA 1700  
Anthem Connection Silver EPO 40/80

**Package 1G (includes 1 gated plan)**

Oxford Freedom Platinum EPO 10/25  
Oxford Liberty Gold EPO 25/50 ZD  
Anthem Connection Silver EPO 40/80 G

**Package 2G (includes 1 gated plan)**

Oxford Freedom Platinum EPO 10/25  
Oxford Liberty Gold EPO 30/60/1250  
Anthem Connection Silver EPO 40/80 G

**Package 3G (includes 1 gated plan)**

Oxford Freedom Platinum EPO 10/25  
Oxford Liberty Gold EPO 30/60/1800  
Anthem Connection Silver EPO 40/80 G

**Package 4G (includes 1 gated plan)**

Oxford Freedom Platinum EPO 10/25  
Oxford Freedom Gold HSA 1700  
Anthem Connection Silver EPO 40/80 G

# Mid-Hudson Participation Guidelines

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## 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



## PPO/EPO/POS/Health Access Participation Requirements:

Available to Groups With 10 or More Employees Enrolling in Any Medical Plan Offered Through HealthPass  
\$750 Minimum Monthly Employer Contribution Per Employee



## Liberty/Freedom Participation Requirements:

60% of the Total Eligible Employees, After Valid Waivers, Must Enroll in a Combination of  
Freedom/Liberty and/or Metro Plans

# Federal Open Enrollment (FOE)

## FOE Groups Will Not be Subject to ANY Participation Requirements!

### FOE Will Run Through 12/15:

- 12/1 effective date: Anthem, Oxford and UnitedHealthcare groups must be entered by 11/21
- 1/1 effective date: Anthem, EmblemHealth, Oxford and UnitedHealthcare groups must be entered by 12/15
- FOE submissions begin 11/14

# Broker Commissions



4%



3.75%



4% UHC (Mid-Hudson)



0%

# 2025 New Business Medical Admin Fee Program

**The 2025 Broker New Business Medical Admin Fee Program:**  
Meet the Minimum Tier Listed Below to Qualify (20 Enrolled Employees)\*  
Groups Must Have Initial Effective Dates of 1/1/2025 Through 12/1/2025

Enrolled Employee Goal	One-Time Payout Per Enrolled Employee
20-49	\$100
50-199	\$150
200+	\$200

**GREAT NEWS!**  
There is still time to  
earn \$\$ for 11/1 &  
12/1 new business!

**Dental Kicker:** Employees in Qualifying Groups that Enroll in a HealthPass Dental Product Earn a One-Time Additional \$10 Payment

Example: Sell 50 Medical Lives & 20 Enroll in HealthPass Dental  
 $\$7,500$  (Medical) +  $\$200$  (Dental) =  $\$7,700$

\*Excludes EmblemHealth

# Ancillary Benefit Options

<b>DENTAL</b>	13 Dental Plans
<b>VISION</b>	3 Vision Plans
<b>LIFE/AD&amp;D</b>	2 Employer Paid Life/AD&D Plans
<b>FSA &amp; COMMUTER</b>	FSA, DCA, Parking & Transit Plan
<b>LIFE</b>	2 Voluntary Life Plans
<b>DISABILITY/LIFE/AD&amp;D</b>	Exclusive Bundled Disability & Life/AD&D Plans
<b>ACCIDENT</b>	Accident Plan
<b>HEALTH/WELLNESS/COSMETIC</b>	Membership Program Offering Reduced Cost on Elective & Cosmetic Services
<b>ID THEFT</b>	2 ID Theft Plans
<b>PET COVERAGE</b>	Discount Pet Plan



The background is a solid teal color. In the upper and lower portions, there are decorative elements consisting of white dots of varying sizes arranged in a pattern that resembles a network or a field of stars. A white, rounded rectangular card graphic is positioned in the center-left, tilted slightly. The text 'Health Pass' is written in white, with 'Pass' overlapping the card. To the right of the card, the words 'ANCILLARY EXCHANGE' are written in white, uppercase letters, separated from the card by a thin white diagonal line.

**Health Pass** / **ANCILLARY EXCHANGE**



## Why the HealthPass Ancillary Exchange?

- Easy static rate sheets – no SIC code restrictions, 12-month rate guarantee (no underwriting adjustments)
- Eligibility Requirements are easy, Participation Guidelines are simple!
- HealthPass Online Portal (HOP) provides full Ben Admin functionality
- Automated online enrollment – employees pick the plans that best fit their needs
- One application, one invoice, one commission payment

# Ancillary Exchange Benefit Options

<b>DENTAL</b>	13 Dental Plans
<b>VISION</b>	3 Vision Plans
<b>LIFE/AD&amp;D</b>	2 Employer Paid Life/AD&D Plans
<b>FSA &amp; COMMUTER</b>	FSA, DCA, Parking & Transit Plan
<b>LIFE</b>	2 Voluntary Life Plans
<b>DISABILITY/LIFE/AD&amp;D</b>	Exclusive Bundled Disability & Life/AD&D Plans
<b>ACCIDENT</b>	Accident Plan
<b>HEALTH/WELLNESS/COSMETIC</b>	Membership Program Offering Reduced Cost on Elective & Cosmetic Services
<b>ID THEFT</b>	2 ID Theft Plans
<b>PET COVERAGE</b>	Discount Pet Plan



# Eligibility Guidelines



Minimum 1 FTE

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Exchange Access Fee of \$2 per enrolled employee

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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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FSA & Commuter Benefits – No Participation

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Health, Wellness & Cosmetic – No Participation

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# Dental Packages – New York & New Jersey

## Dental Package 1 – No Participation Requirements 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 National Exclusive Network

## Dental Package 2 – Minimal Participation Requirements

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

*To enroll in a UnitedHealthcare (UHC) INO/PPO plan, there needs to be one additional enrollee in a UHC dental plan*

- Guardian Managed DentalGuard DHMO
- Guardian Managed DentalGuard DHMO Plus
- **Guardian DentalGuard Preferred PPO MAC**
- **Guardian DentalGuard Preferred PPO 70 UCR**
- **Guardian Dental Preferred PPO 90 UCR**
  
- Solstice Dental EPO S700B
- Solstice Dental EPO S800B
- Solstice Dental PPO
- Solstice Dental Value PPO MAC
  
- UnitedHealthcare National Exclusive Network
- **UnitedHealthcare INO 100/50/50**
- **UnitedHealthcare Low PPO MAC**
- **UnitedHealthcare High PPO MAC**

# Vision Plans



## Guardian VisionGuard

- \$10 copay for an exam every 12 months
- \$25 copay for lenses & contact lenses every 24 months
- \$25 copay for frames every 24 months
- Davis Vision Network



## Solstice Vision 5 PPO

- \$10 copay for an exam every 12 months
- \$10 copay for lenses & contact lenses every 12 months
- \$10 copay for frames every 12 months
- Spectera Vision Network



## UnitedHealthcare Vision PPO

- \$10 copay for an exam every 12 months
- \$25 copay for lenses & contact lenses every 12 months
- \$25 copay for frames every 12 months
- Spectera Vision Network



## Employer Paid Life

- 100% employer paid; 100% participation
- Guaranteed issue amounts
  - \$50,000
  - \$100,000
- Includes AD&D coverage match

## Voluntary Term Life

- Employee paid
- Guaranteed issue amounts
  - \$25,000
  - \$50,000
- Minimum participation 15% of eligible

# Disability/Life/AD&D



## Guardian EverGuard

- \$1,000 per month of Disability Income
- \$25,000 of Term Life Insurance
- \$75,000 of AD&D
- Guaranteed Issue during open enrollment

## Guardian EverGuard Plus

- \$1,500 per month of Disability Income
- \$50,000 of Term Life Insurance
- \$100,000 of AD&D
- Guaranteed Issue during open enrollment

**Exclusive HealthPass Product Offering!**



## **Guardian AccidentGuard Advantage**

- X-rays, emergency room and urgent care facility treatment
- Hospital admission and confinement as well as ICU
- Occupational or physical therapy
- Transportation such as ambulance and air ambulance
- Household expenses towards rent, mortgage and/or food
- Injury-related modifications to your home and/or auto



## **LifeLock Benefit Elite & LifeLock Ultimate Plus™**

- Identity and credit monitoring
- Financial transaction monitoring
- \$1 million identity theft insurance policy
- Tri-bureau credit alert
- AND MORE



## Total Pet Plan (discount plan bundle)

- No pre-existing condition(s) exclusion
- Pet Assure (any type of pet) - 25% discount from participating vets in US & PR, applies to all in-house medical services
- PetPlus (dogs & cats only) - 40% discount on everyday pet products, Rx and preventatives
- AskVet (dogs & cats only) - 24/7 Pet Telehealth
- ThePetTag (dogs & cats only) - 24/7 Lost Pet Recovery Service

### **Flexible Spending Account (FSA)**

An FSA gives employees the ability to set aside pre-tax funds to help pay for eligible out-of-pocket healthcare expenses. These can be incurred by the employee and their dependents even if they are not covered under the health insurance plan. Participating in an FSA is like receiving a 30% discount on eligible healthcare expenses!

### **Dependent Care Account (DCA)**

A Dependent Care Account (DCA) gives an employee the ability to pay for eligible dependent care expenses, such as daycare, with pre-tax dollars so they can continue to work with ease.

### **Parking Plan**

A Parking Plan allows employees to set aside money from their paychecks on a pre-tax basis for qualified work parking expenses. Covered costs include parking at/or near work or at the location from which mass transit is used for travel to and from work.

### **Transit Plan**

A Transit Plan allows employees to set aside money from their paychecks on a pre-tax basis for qualified work commute expenses. Covered costs include tickets and passes for the bus, ferry, train and/or subway when used for travel to and from work.

**New York City employers with 20 or more non-union employees must offer a commuter benefit to their employees.**



Beyond Med is a wellness benefit providing members with savings on elective and voluntary health services. Beyond Med not only fills the gaps in a standard health plan but also acts as an extension for common cosmetic and elective treatments, including GLP-1 weight loss medication, bariatric, fertility, med spa, dermatology, cosmetic plastic surgery, hair restoration, IV therapy, acupuncture, chiropractic care, physical therapy, surgical vision, hearing and many more.

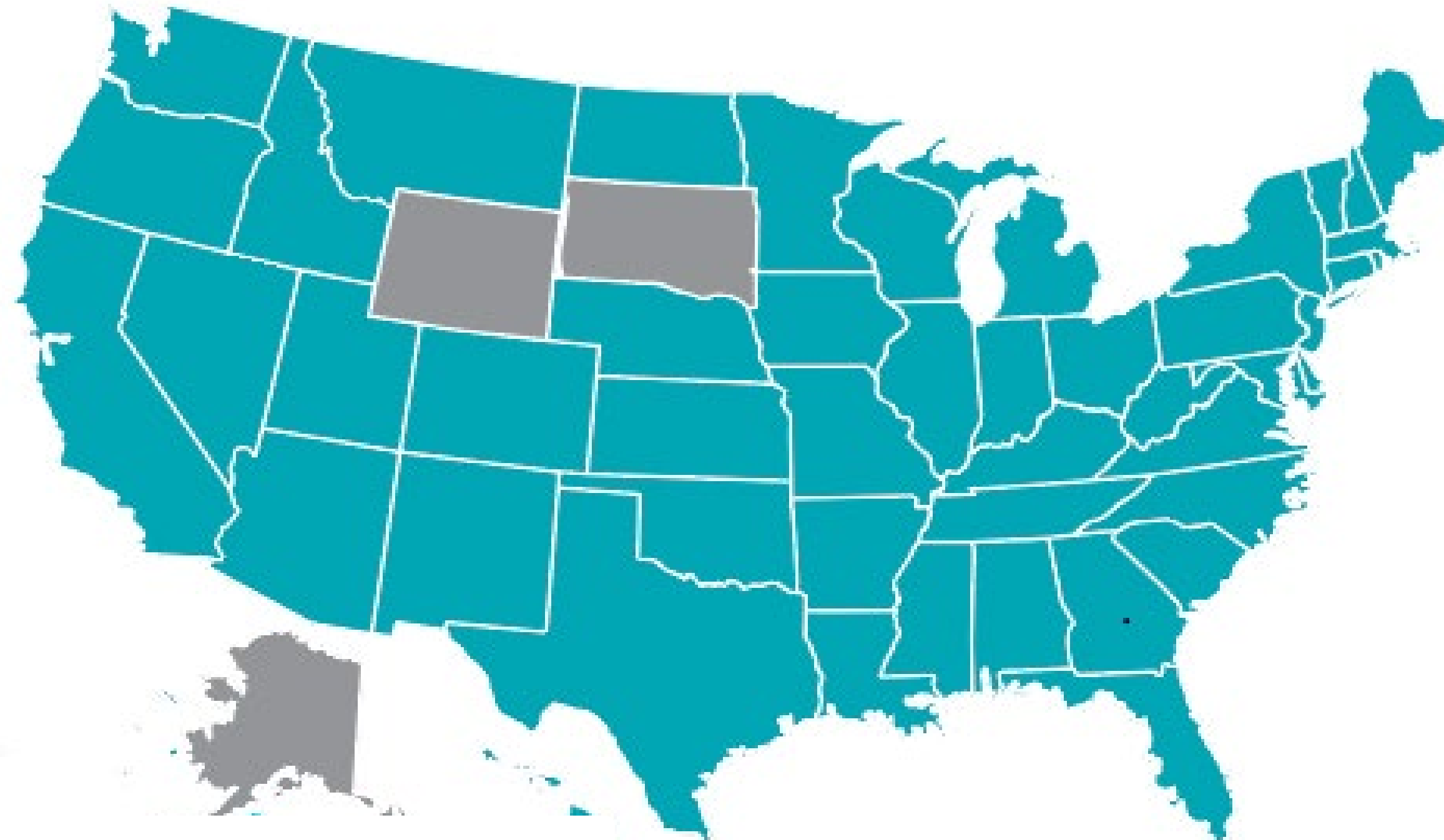
Acupuncture	Mental Wellness
Anti-aging & Wellness	Med Spa
Bariatric	Physical Therapy
Chiropractic	Plastic Surgery
Dermatology	Surgical Vision
Fertility	Vein Therapy
Hair Restoration	Veterinary
Hearing	Weight Loss Rx

**Monthly Rates: \$11.99 Individual  
\$23.99 Family**

	<i>Self-pay estimate</i>	<b>Beyond Med price</b>
Dermatology <small>x2</small> (Botox treatment)	\$1,000	<b>\$800</b> <small>Save \$200</small>
Acupuncture <small>x12</small>	\$1,440	<b>\$1,152</b> <small>Save \$288</small>
Weight Loss <small>x12</small>	\$3,600	<b>\$3,000</b> <small>Save \$600</small>
IV Vitamin Boost	\$200	<b>\$160</b> <small>Save \$40</small>

**\$1,128**
  
 Sample annual savings

# Availability



- States in teal are included in the Ancillary Exchange
- States in gray are not included in the Ancillary Exchange - AK, SD & WY
- Plan availability varies by state

# Commissions

Dental	8.5%
Vision	7%
Life/AD&D	7%
Life	7%
Disability/Life/AD&D	13%
Accident	7%
ID Theft	10%
Pet Plan	8%
FSA & Commuter Benefits	3%
Beyond Med	15%

**GREAT NEWS!**  
Solstice broker  
bonus has been  
extended for all  
of 2026!





Health Pass / PEO

# Medical & Workers' Compensation Programs

- Top 5 Privately Held PEO
- Over 55,000 Nationwide Worksite Employees
- Owned by Bankers Insurance
- 100% Broker Friendly
- 20% of the Admin Fee for Every Employee on Payroll

## Cigna Medical Master Plan



- 10 Lives Enrolled
  - 2 Employees, 8 Dependents Acceptable
- 50% Participation After Waivers
- Class Carve Outs
- MEC Plans Available

## AIG Workers' Comp



- 1 of Only 4 PEO's that Have AIG Program
- 19<sup>th</sup> Renewal Year

### Notable Class Codes

- Construction, Home Healthcare, Manufacturing, Restaurants, Garbage & Demolition

# DecisionHR PHCS Preferred Plan

- **\$772.20 EE only**
- **\$0 Deductible** In or Out-of-Network
- **\$15 PCP & Specialist Copays**
- **\$50 Copay** for Urgent Care (in-network)
- **70% Hospitalization**
- **Rx Copays: \$10 / \$50 / \$75**
- Reasonable copays for **ER (\$500)**, **Advanced Imaging (\$350)**, **Maternity (\$500 per admission)**, **Emergency Medical Transportation (\$500)**
- **Max OOP: \$9,100**

PHCS Preferred Plan		
	In-Network	Out-of-Network
Deductible (Individual/Family)	\$0	
Maximum Out-of-Pocket	\$9,100/\$18,200	
Primary Care	\$15 Copay	40% Coinsurance
Specialist	\$15 Copay	40% Coinsurance
Hospital/IP Per Visit	30% Coinsurance	
Surgical/OP Hospital	30% Coinsurance	
Emergency Room	\$500 Copay	
Urgent Care	\$50 Copay	40% Coinsurance
Lab Services	\$50 Copay	40% Coinsurance
X-Ray Individual Facility	\$50 Copay	40% Coinsurance
Complex Medical Imaging	\$350	
Tier 1 Pharmacy	\$10	
Tier 2 Pharmacy	\$50	
Tier 3 Pharmacy	\$75	
Monthly Rates		
Employee Only	\$772.20	
Employee + Spouse	\$1,572.87	
Employee + Child(ren)	\$1,346.15	
Family	\$2,025.22	

The plan uses Reference Based Pricing (RBP) for certain services including Inpatient Maternity, Chemotherapy, Radiation, Dialysis and Substance Abuse Treatment, as well as Inpatient and Outpatient Hospitalization and Surgery.

# PHCS Preferred Plan

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*The DHR Preferred Plan is designed to bring value to your clients and their employees.*

## **Ideal groups for this program:**

- Groups looking for premium relief
- Groups with low participation (no minimum enrollment is required)
  - Restaurants/Hospitality
  - Staffing
  - Home Healthcare
- Small group sizes
  - That don't qualify for typical PEO master plans
- Startups
- Groups who have a limited budget for medical benefits
- ACA/ALE group who want to minimize penalty exposures



# Robust Network



1.4 Million

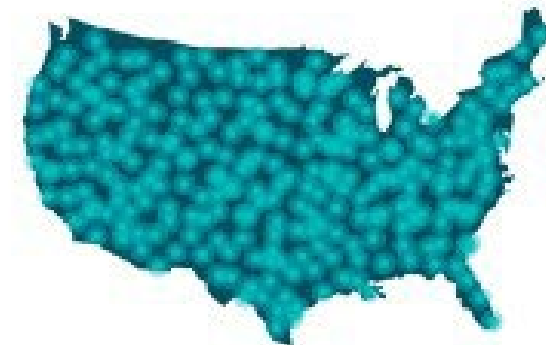
Access Points

164K

Ancillaries

5,600

Hospitals



MultiPlan's PHCS Network is the only national independently-contracted primary PPO network to have been accredited by NCOA for credentialing – a status they've held continuously since 2001.



# ACA Compliant



Why offer ACA Compliant medical plans to your employees?

## ➤ Employer Mandate

ACA requires employers with 50 or more full-time equivalent employees to offer health coverage to at least 95% of full-time employees and sets a minimum baseline of coverage and affordability. Employers who do not comply face annual penalties.

## ➤ Employer Penalties

**Penalty A:** For a large employer that doesn't offer coverage at all: \$2,970 multiplied by 30 less than the total number of full-time employees

◦ *ex: 100 FT Employees | (100-30) = 70 | 70 \* \$2,970 = \$207,900*

**Penalty B:** For a large employer that offers coverage that isn't considered affordable and/or doesn't provide minimum value: \$4,460 multiplied by the number of full-time employees who receive a premium tax credit in the marketplace (but this penalty will not exceed the amount of the other penalty, so that will be used instead if it's less).

MEC (Minimum Essential Coverage)

Satisfies Penalty A


MV (Minimum Value)

Satisfies Penalty A & B

# Broker Marketing Materials



**HealthPass** BENEFITS EXCHANGE



**HealthPass**  
Benefits Exchange Proposal



**HealthPass** BENEFITS EXCHANGE

### LONG ISLAND EASY PAR PACKAGES

Easy & Attainable Solution for Your Employee's Needs. The Only Place Employees can Choose Freedom, Liberty & Connection Networks is Through HealthPass!

**BENEFITS**

- **Exclusive Access** - Freedom, Liberty & Connection Networks
- **National Access** - Included on all Plans
- **Easy Participation Requirements:**
  - 75% of Eligible Employees Must Enroll or Submit a Valid Waiver
  - 20% of Total Eligible Employees Must Enroll With a HealthPass Medical Plan
- **Exclusive Anthem Gated Plans**
- **Easy Administration:**
  - World Class Benefits Administration Technology
  - COBRA Administration
  - Member Advocacy
  - One Monthly Invoice for all Products & Services

 212-252-8010 x3  sales@healthpass.com  www.healthpass.com



**HealthPass** BENEFITS EXCHANGE

### WHAT IS THE HEALTHPASS BENEFITS EXCHANGE?

As part of the HealthPass Benefits Exchange, employees can choose from a menu of plans that fit their needs and budget. HealthPass offers employees an opportunity to choose their preferred coverages from a wide range of insurance carriers, tailored provider networks and plan types. A non-profit established in 1999, HealthPass has provided tens of thousands of companies in the New York metro area with affordable and accessible group benefits.

**BENEFITS**

Employees appreciate being included in the selection of their benefits, especially in light of their growing share of the costs. With HealthPass each employee is able to choose from:

 <b>37 Medical plans</b> from Anthem, EmblemHealth & Oxford	 <b>13 Dental plans</b> from Guardian, Solstice & UnitedHealthcare
 <b>3 Vision plans</b> from Guardian, Solstice & UnitedHealthcare	 <b>FSA, Dependent Care, Parking &amp; Transit plans</b> from OCA
 <b>4 Non-contributory &amp; Voluntary Life plans</b> from Guardian	 <b>2 Life &amp; Income Protection plans</b> from Guardian
 <b>Accident Reimbursement plan</b> from Guardian	 <b>Health, Wellness &amp; Cosmetic discount plan</b> from Beyond Med
 <b>4 ID Theft plans</b> from Allstate & LifeLock	 <b>2 Pet plans</b> from Total Pet Plan & Nationwide

 **COBRA Administration, Section 125 POP Kit & Benefits Concierge**

Customizable Marketing Pieces for Email and/or Social Media!

# 2026 Takeaways

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- **NEW** Anthem Bronze & Platinum Plans
- **NEW** Oxford Freedom & Metro Plans
- Long Island Easy Par Packages
- UnitedHealthcare Mid-Hudson Portfolio
- bswift Ben Admin System
- Single Invoice, COBRA Admin & Section 125



- Easy Static Rate Sheets
- Ancillary Only (No Medical Needed)
- Small & Large Group Availability
- Simple Participation Guidelines
- Single Invoice



- Cigna Medical Master Plan
  - Competitive Workers' Comp
  - Blue & Grey Collar Specialty
  - PHCS Plan Low- Cost Option
  - MEC & MV plans available
-



**Health Pass<sup>SM</sup>**

**Thank You!**



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



**Health Pass<sup>SM</sup> / ANCILLARY EXCHANGE**



**Health Pass<sup>SM</sup> / PEO**