



## FUNDAMENTAL CARE

Employer-Sponsored | Expense-Incurred | Self-Funded | Limited-Day Plans

Self-Funded, Limited-Day Health Plans for employers

### Two Benefit Levels to Offer - Outpatient Only & Outpatient + Inpatient

#### "Level-funded copay plan, not indemnity, **no fixed-limit payments**"

##### **For the employer - affordable cost and simple administration**

- Requires only a \$50 employer contribution (per each benefit level)
- Level funded with stop loss insurance for excess claim risk protection and refund potential based on utilization
- Minimum of 5 enrolled lives or 10% of eligible employees
- Meets ACA "Minimum Essential Coverage" definition (not minimum value coverage)

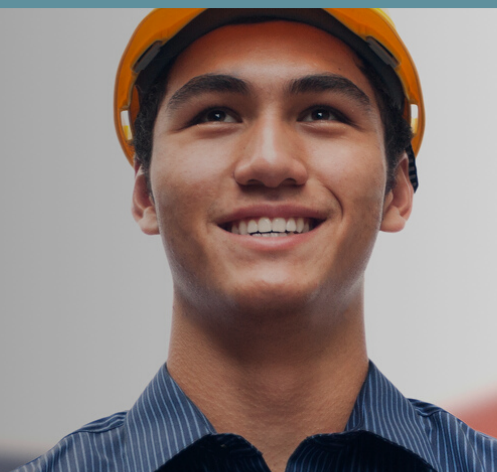
##### **For the employee - affordable cost and useable benefits**

- 60-70% of the cost of Major Medical
- NO deductible
- Low copays
- No health questionnaires
- Tele-medicine with \$0 copay
- EAP with 5 face to face counselor visits included
- Wellness Benefit Plan

This brochure is a general description of a health benefit alternative plan and is an invitation to inquire only. You should not take action or rely on information contained herein without the advice of your attorney or tax professional. Coterie Advisory Group makes not warranty information in this brochure. This plan does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. **Further, this insurance is not a Minimum Value Plan as set forth under the Patient Protection and Affordable Care Act. This plan not available in all states.**

# THE AFFORDABILITY CRISIS

- Millions of employees **can't afford** the employee contribution on their employer sponsored medical plan.
- Many employees who can, realize that they could **never come up with the \$2,000 to \$6,000** necessary to meet their deductible.



## THE SOLUTION

Our employer-sponsored, expense-incurred, self-funded plans make it easier for employees to budget for their healthcare expenses, since they simply pay a copay for covered services. Our plans take care of the rest. For employers, the plans' built-in level-funding also means predictable costs. As a result, these plans are unlike any other health plans in the market today.

### EXPENSE-INCURRED, SELF-FUNDED, LIMITED-DAY PLANS INCLUDE:

- Preventative Services 100%
- Expense-incurred Outpatient - Limited Day
- Expense-incurred Hospitalization - 3 Days (optional)
- Generic Rx



Coterie Advisory's expense-incurred, self-funded limited-day plans are ideal for small groups who can't afford major medical coverage for employees or even large, national organizations that need a solution for hourly workers.

These self-funded plans include more comprehensive benefits than indemnity-based limited-benefit plans. As a result, even employers that can't offer Minimum Value Plans (MVPs) to their entire employee population will still have a valuable tool to recruit and retain high-quality employees.

## WHAT IS LEVEL-FUNDING?

Level funding allows small employers to manage<sup>1</sup> the risk for large claims, while enjoying the **cost savings and refund<sup>2</sup> potential of self-funding a health plan.**

Twelve level monthly payments each year covers<sup>1</sup> the costs for your plan, with the **potential for earning a refund<sup>2</sup> at the end of the year.**

<sup>1</sup>Large claim risk managed by stop-loss insurance with run-out coverage, subject to policy exclusions, solvency of insurance carrier, policy effective dates, mid-year Plan termination, and other policy terms and conditions."

<sup>2</sup>Refund subject to claims experience, run-out claims, mid-year Plan termination, and the terms and conditions of the administrative agreement."

## WHAT ARE THESE PLANS DESIGNED TO ACCOMPLISH?

- Give large employers, including those that offer Minimum Value Plans (MVPs) to full-time employees, a solution for their **part-time, seasonal and temporary workers**.
- Meet the needs of **smaller employers** that cannot afford to offer their workers an ACA-compliant MVP.
- Give employees the **freedom to choose** the types of benefits that meet their needs and budget.
- Provide an affordable solution that is ideal for industries like **restaurants, retailers, staffing firms, construction companies, and security guard firms**.

## UNDERWRITING GUIDELINES

- **Minimum 5 enrolled or 10% of eligible population** (whichever is greater)
- **Minimum employer contribution** - \$50 outpatient benefit / \$50 inpatient benefit
- **Rates will vary by size of group, SIC code and zip code**
- **Not available in all states** (inquire for details)

**NOTE:** Covered services received in-network are paid based on the PPO allowable price. Out-of-network services are subject to the self-funded plan's fair and reasonable limitations.



**FUNDAMENTAL CARE**

Employer-Sponsored | Expense-Incurred | Self-Funded | Limited-Day Plans

## Summary of Benefits

### Preventive Care

**Preventive Care**  
Included with both Inpatient and Outpatient Plans

#### PREVENTIVE BENEFITS

64 preventive and wellness services, including prescriptions, as designated by Centers for Medicare and Medicaid Services (CMS).

100% Covered

### Additional Included Benefits

Included with both Inpatient and Outpatient Plans

#### ALL PLANS INCLUDE THE FOLLOWING BENEFITS

Telemedicine - MDLIVE	Unlimited (\$0 copay)
Behavioral Health Counseling (in-person)	5 visits
Behavioral Health Counseling (telephonic & video)	Unlimited (\$0 copay)
MyEWellness (online wellness tools)	Unlimited (\$0 copay)
First Health PPO Network	Network Access & Discounts

## Outpatient Expense Coverage

**Outpatient**  
Great coverage for common, everyday expenses

### IMPORTANT INFORMATION

Each insured member and each insured family member receives the following benefits each coverage year:

#### OUTPATIENT BENEFITS

Office visits - PCP (non preventive)	3 days (\$30 copay per day) PAID AT 100% AFTER COPAY
Office visits - Specialist (non preventive)	3 days (\$60 copay per day) PAID AT 100% AFTER COPAY
Urgent Care	2 days (\$100 copay per day) PAID AT 100% AFTER COPAY
ER Visit	1 day (\$500 copay) PAID AT 100% AFTER COPAY
Lab and X-ray	2 days (\$50 copay per day) PAID AT 100% AFTER COPAY
Diagnostic testing (outpatient)	1 day (\$350 copay) PAID AT 100% AFTER COPAY
Hospital services (outpatient)	1 day (\$350 copay) PAID AT 100% AFTER COPAY
Ambulance (ground)	1 day (\$250 copay) PAID AT 100% AFTER COPAY
Generic Rx Benefit	\$15 copay & brand discount



**Employee Selection** - An In-Hospital upgrade is available to employees.  
This selection of coverage is made by the individual employee and not the employer.

## Available Hospitalization Upgrade

**In-Hospital**  
In-Hospital may be purchased as an additional upgrade

### IMPORTANT INFORMATION

Each insured member and each insured family member receives the following benefits each coverage year:

#### INPATIENT BENEFITS

In Hospital	3 days (\$500 copay per day) PAID AT 100% AFTER COPAY
Inpatient visits - Physician	3 days PAID AT 100%
Surgery	2 days (\$300 copay per day) PAID AT 100% AFTER COPAY
Anesthesia	2 days PAID AT 100%



## Explanation of Additional Benefits

Limited Benefit Plan

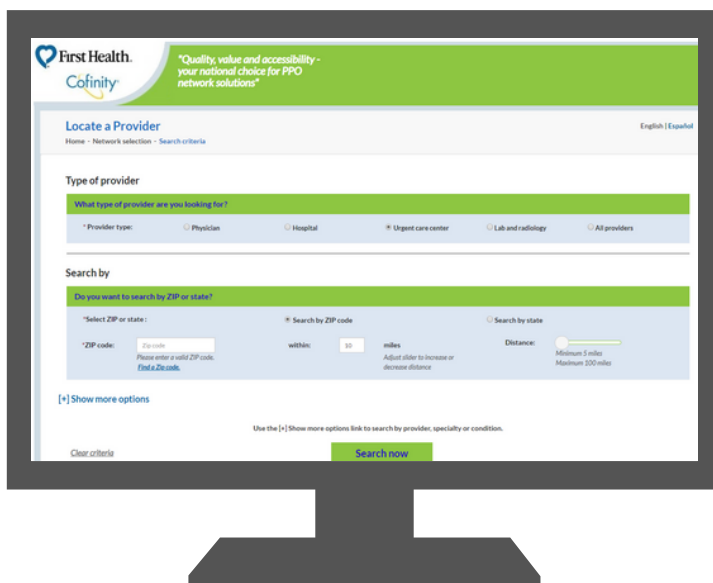


### First Health PPO Network

The First Health Network is one of the nation's largest PPO networks, offering access to quality, affordable health care. First Health Network has access to more than 5,000 hospitals, over 90,000 ancillary facilities, and over 1 million health care professional service locations in the United States, including Puerto Rico. The network covers over 98% of the US population.

Your membership card will feature Network participating providers and can be searched 24 hours a day here: [www.firsthealthlbp.com](http://www.firsthealthlbp.com). Members should present their ID card each time they seek services from a participating provider to ensure they receive the full value of the First Health Network.

### Add Provider, Zip Code, and miles



Welcome, let us help you find a provider in the First Health Network

By clicking on the Start now button you agree to the [terms of use](#)

Start now





### \$0 Copay

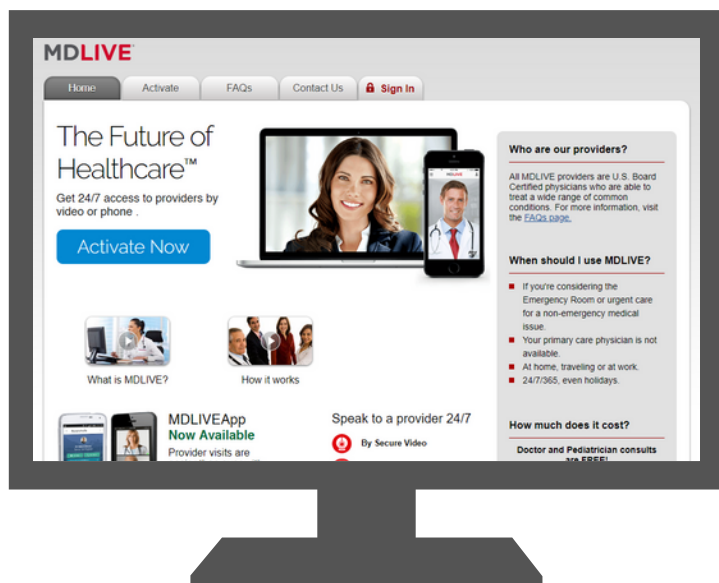
**MDLIVE** provides anytime access to board-certified doctors and pediatricians from where it's most convenient - home, office, or on the go. You can have a virtual consult to diagnose non-emergency medical issues over the phone or through secure video on your computer or smartphone.

It's patient-centric healthcare that works for you and around your schedule. MDLIVE has the nation's largest telehealth network. On average, our doctors have 15 years of experience and are licensed in the state where patients are located. Their specialties include primary care, pediatrics, emergency medicine and family medicine. Our doctors are committed to providing convenient, quality care.

**MDLIVE** provides anytime access to board-certified doctors and pediatricians from where it's most convenient - home, office, or on the go. You can have a virtual consultation to diagnose non-emergency medical issues over the phone or through secure video on your computer or smartphone.

### USE YOUR TELEMEDICINE BENEFIT AT NO COST TO YOU!

- 24/7 access to consult with a licensed physician by phone or Video
- **\$0 consult fee and unlimited visits for all covered family members**
- Physician can write non-maintenance prescriptions when applicable



### The provider will see you now!



**Online Video**  
See a provider using your computer over the Internet



**Phone Call**  
No Webcam? No problem!  
Talk to a provider over the phone!



**Secure E-mail Advice**  
Ask questions and get advice privately using secure E-mail



**FUNDAMENTAL CARE**  
Employer-Sponsored | Expense-Incurred | Self-Funded | Limited-Day Plans



## Explanation of Additional Benefits



Concerns like depression, stress, substance abuse, grief and anxiety impact the health and productivity of employees, as well as an employer's direct and indirect costs. An employee assistance program (EAP) is the most effective resource in an employer-driven strategy to address these issues.

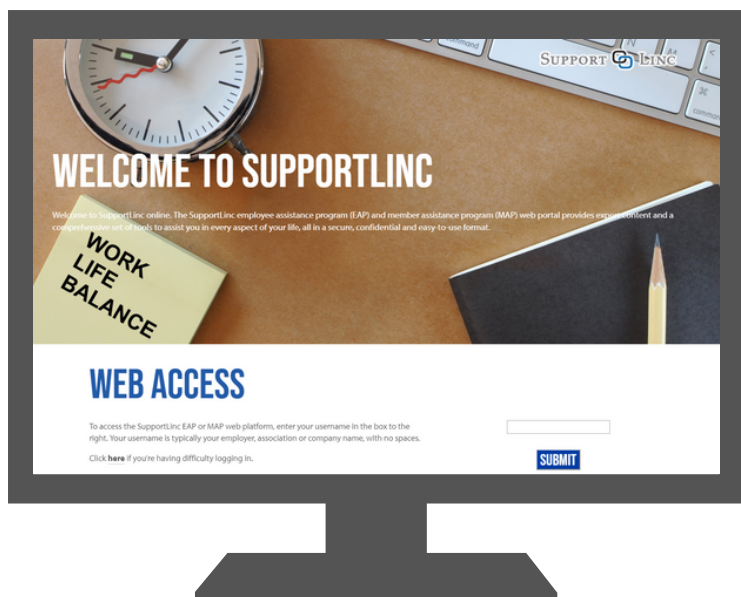
CuraLinc's approach to delivering value to EAP clients starts with a tailored engagement strategy that drives awareness and utilization to an evidence-based program that has a measurable impact on participants, as well as the organization.

**Cura Linc's employee assistance program (EAP) addresses a wide array of concerns that impact health and productivity:**

Addictive Behaviors - Anxiety - Depression - Grief and Loss - Relationship Problems - Alcohol or Drug Abuse - Caregiver Support - Family/Marital Problems - Legal Issues - Stress-Related Concerns - Anger Management - Dependent Care Issues - Financial Issues - Organizational Change - Work-Life Balance

Benefit-eligible employees and their immediate family members have access to the program twenty-four hours a day, every day of the year. To address the needs of non-English speaking members, CuraLinc employs Spanish, Polish and Russian-speaking Case Managers. CuraLinc also offers translation capabilities for more than 140 other languages and maintains a toll-free TDD line for hearing-impaired participants.

After assessment, the participant is referred to a local clinician for resolution-driven face-to-face counseling. CuraLinc's nationwide network of over 20,000 counselors are state licensed professionals with a minimum of five years clinical experience. **There is no cost for up to 5 visits.**





Myewellness is an online platform delivering a simple solution of health and wellness services to you. Our goal is to help you change behaviors, lose weight, detect diseases and improve your daily health.

- **GET HEALTHY**

Use the personal health tools including calculators and assessments to manage your progress. Find exercise and nutrition resources to help you take the healthy strides you're wanting.

- **BE INFORMED**

With educational videos, current wellness articles and daily health tips, you can stay on top of the current trends. Resources, including a conditions library and clinical trials, help answer any questions you have.

- **SAVE TIME AND MONEY**

Why pay full retail prices for medical services when you don't have to? Medical bill negotiation and fair market pricing tools will help you choose the services you need based on price or facility ratings.



# LabCard

Lab Card is part of your health benefit plan. This is a consumer-driven benefit that allows you to obtain outpatient laboratory testing services at no cost to you.

When you direct your testing under Quest Diagnostics Lab Card Program to a participating laboratory, and the testing is covered and approved by your health benefit plan —you pay no deductibles, no copays and no coinsurance. It's up to you to request to use Quest Diagnostics Lab Card Program.

MyQuest™, the patient portal and mobile health app that allows you to access and share your health information.

