



PROPOSAL

Version 8.1 | Last Updated 12/13/2024

Recuro Health Proposal

Presented to:





Making Advanced Healthcare Accessible™

Overview

Improve employee satisfaction,
productivity and health

Partners can design a digital health solution that's customized to meet the needs of their members and employees. Choose from a suite of integrated virtual health offerings and supplemental benefits.

In this proposal....

Our Solutions

- Virtual Urgent Care
- Virtual Primary Care
- Virtual Behavioral Health
- On-Demand Counseling
- Health Advocate
- Prescription Benefit
- Pediatric Behavioral Health

Recognition

Reкуро Health is a next generation digital health company



Newsweek™



Newsweek™ Recognizes
Recuro Health Among
**World's Best Digital
Health Companies**

BECKER'S
**HOSPITAL
REVIEW**

Becker's Awards
Recuro Leaders
as 141+ Women
in Health IT

BECKER'S
**TOP 10
LEADERS**

Becker's Awards
Recuro as a Top
10 Leader in At
Home Care

Recuro is HITRUST Certified

Recuro Health takes privacy and security seriously, that's why we've gone through a rigorous process to achieve a HITRUST Certification. HITRUST plays a crucial role in ensuring the highest level of IT protection for patient data through an in-depth systems analysis and quality measure of Recuro's infrastructure, platform, and services.



Virtual Urgent Care

Recuro's Virtual Urgent Care solution offers 24/7 access to board-certified doctors, enabling patients and their families to quickly address common medical concerns with personalized, ongoing communication for follow-up care. This seamless, cost-effective service ensures expert guidance is just a touch away, providing a smoother and more accessible healthcare experience.

What's Included

- 24/7 Access
- Phone, Video, Mobile, Web, Desktop
- Primary Care Coordination

Example Conditions Treated

- Acne / Rashes
- Allergies
- Cold / Flu / Cough
- GI Issues
- Ear Problems
- Fever / Headache
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Respiratory Issues
- UTI's / Vaginitis



Service Highlights

- **24/7 Access:** Recuro physicians are available whenever patients need them, day or night. This ensures timely care for urgent medical concerns, reducing the need for in-person visits or emergency room trips.
- **Multi-Channel Options:** Live video and phone options let each patient receive care the way they like. These flexible options accommodate diverse patient preferences and make accessing care more convenient than ever.
- **HITRUST Certified:** HITRUST plays a crucial role in ensuring the highest level of IT protection for patient data through an in-depth systems analysis of Recuro's infrastructure, platform, and services.
- **Consult Transcription:** Consults can be recorded and transcribed, allowing patients continuous access to information. This feature helps patients review their care plans and share details with family or caregivers as needed.



Pricing

Virtual Urgent Care

Questions about pricing?
Contact Recruo Health's
Sales Department at
info@recruohealth.com,
or call 844.979.0313



SOLUTION

Pricing



\$0 CONSULT INCLUDED MODEL

TOTAL	PEPM
--	\$2.50

PLAN DESIGN

- 24/7 Access, Coverage
- \$0 Consult Fee, Full Family Coverage
- 20% Utilization Cap

Recuro Complete Care

A comprehensive and integrated preventative care model with primary care, behavioral health, and virtual urgent care to enable precision medicine. Recuro Complete Care is a population health care model designed to improve health outcomes, reduce medical spend, and deliver top-tier member satisfaction.

What's Included

- Dedicated Physician
- Primary Care Services
- At-Home Labs
- Integrated Behavioral Health
- Chronic Care Management
- Health Risk Assessment
- Virtual Urgent Care

Example Conditions Treated

- Prediabetes / Diabetes
- Hypertension
- High Cholesterol
- Obesity Management
- GI Tract Issues
- Respiratory Illness
- Depression
- Anxiety



Service Highlights

- **Dedicated Physician:** Integrated, team-based care model with a Primary Care Physician 'quarterbacking' patient needs
- **Primary Care Services:** Annual wellness exam, health risk assessment review, screening and genomics lab review and recommendations, follow-up visits, care plan development and ongoing support, chronic condition management, post-visit lab ordering and review, and specialist coordination
- **At-Home Labs:** Lab tests are delivered to patients' doorsteps, easily returned to the lab in prepaid packages
- **Integrated Behavioral Health:** Coordinated behavioral health model, with therapy, psychiatry, and coaching
- **Chronic Care Management:** Care teams identify and manage chronic conditions on an ongoing basis
- **Health Risk Assessment:** A comprehensive risk assessment covers physical and behavioral health, lifestyle, and other areas
- **Virtual Urgent Care:** 24/7 urgent care access included



SOLUTION

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CONSULT INCLUDED MODEL

TOTAL

PEPM

--

PLAN DESIGN

- Dedicated physician relationship
- Holistic care model: Inclusive of physical health, behavioral health, and genomics
- Annual wellness visits and follow-up care
- Integrated Mobile Application
- Comprehensive health risk assessment and stratification
- Chronic care management and maintenance medications
- Integrated urgent care 24/7/365
- Access to on demand pediatric urgent care for minor dependents
- One Included lab (lipid panel and A1C screening test)
- DNAware genomics panel: Targeting hereditary disease & PGx
- Integrated behavioral health (ages 14 & up): Inclusive of counseling, and psychiatry. Includes 3 annual visits at no cost to the member, then applicable consult fees apply. Psychiatrist initial visit \$250, then \$135 thereafter. Licensed therapist \$85 per visit.
- Dependents: Adult dependents have full access; minors have access to urgent care only

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Recuro Complete Care

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Virtual Behavioral Health

Comprehensive behavioral health care from therapy and counseling to psychiatry and medication management. Most behavioral health visits are available within 48 hours*, far more accessible than in-person care.

*Subject to provider listed availability

What's Included

- Virtual Psychiatry
- Therapy & Counseling
- Intake and PHQ9 Assessment
- Risk Stratification
- Primary Care Coordination



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Example Conditions Treated

- ADHD / ADD
- Anger Management
- Anxiety & Stress
- Bipolar Disorder
- Depression
- Eating Disorders
- Sleeping Disorders
- Smoking Addiction
- Substance Abuse
- Grief & Loss
- PTSD
- OCD



Service Highlights

- **Psychiatry:** Psychotherapy and mental health medication management, offering individualized care plans tailored to support emotional well-being and recovery. This service ensures ongoing monitoring and adjustments to help patients achieve optimal mental health outcomes.
- **Therapy and Counseling:** Therapy and counseling services from social workers and mental health psychologists, focusing on evidence-based practices to promote resilience and improve quality of life.
- **Intake & Assessment:** Behavioral health-focused assessment, including depression screening, to facilitate early detection and personalized interventions. These assessments are critical for identifying risk factors and providing timely support to mitigate potential crises.
- **Risk Stratification:** Analytics to identify those most at risk of behavioral health challenges to proactively engage and treat, enabling efficient allocation of resources for maximum impact.



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Virtual Behavioral Health

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FEE FOR SERVICE

TOTAL	PEPM
--	

PLAN DESIGN

- No Utilization Cap
- Intake & Assessment
- 3 Free Therapy sessions with LCSWs or MFTs
- Serves members ages 14 and up
- Ability to have reoccurring visits with the same therapist
- Counseling & Therapy: \$85 per visit (after 3 Free)
- Psychiatry: \$250 initial visit / \$135 follow up visit

On-Demand Counseling

Compassionate counseling for individuals with personal, family, and work-related concerns, so they are supported when navigating life's challenges.

What's Included

- Virtual Consultations
- Financial Planning Advice
- Legal Assistance
- Family Support Assistance
- Face-to-Face Referrals
- Managing Depression / Grief
- Marital Counseling



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Example Conditions Treated

- Depression
- Anxiety
- ADHD
- Bipolar Disorder
- Substance Addiction
- Anger Management
- Grief or Loss
- Marriage Issues



Service Highlights

- **Virtual Consultations:** Offering personalized support on topics such as anxiety, grief, depression, marital issues, and stress, virtual consultations connect individuals with licensed professionals from the comfort of their own homes. These sessions are tailored to provide effective coping strategies, emotional guidance, and actionable plans to address life's challenges.
- **Financial Planning Advice:** Expert financial planning and consultation services such as budgeting, debt management, retirement planning, and investment strategies.
- **Legal Assistance:** Free over the phone or face-to-face legal consultations.
- **Family Support Assistance:** From day-to-day challenges to a sudden critical event, our Care Managers compassionately help employees with personal, family, and work-related concerns, so they feel supported, 24/7.
- **Face-to-Face Referrals:** Set number of in-person visits with a licensed behavioral health clinician.



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On-Demand Counseling

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SERVICE FEE

TOTAL

PEPM

0 – 24,999

PLAN DESIGN

- 24/7 Access, Coverage
- 8 Free Sessions included
- Financial Planning Advice
- Family Support Assistance

Health Advocate

Health Advocates work with providers, insurers, and healthcare organizations to resolve clinical, administrative, and billing issues, saving patients time, money, and stress. Using claims and health data, we identify risks, close care gaps, and provide personalized, expert support tailored to each member's unique needs.

What's Included

- Care Navigation
- Bill Negotiation
- Physician Search
- Coverage Review
- RX Assistance
- Coordinated Care



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Example Conditions Treated

- Costly Medical Bills
- Billing Confusion
- Insurance Coverage Issues
- Optimizing Care Options
- Care Coordination
- Bill Negotiation



Service Highlights

- **Care Navigation:** Guides patients through the healthcare system, helping them make informed care decisions, coordinate appointments, and reduce stress by removing barriers to care.
- **Bill Negotiation:** Assists in negotiating medical bills with providers and insurance companies, identifying errors, and finding savings to lower out-of-pocket costs.
- **Physician Search:** Aids individuals in finding top healthcare providers, medical specialists, and Centers of Excellence that offer high-quality care. This includes identifying preferred providers within their insurance network, ensuring patients can access the best care available, whether for routine checkups or more specialized treatments.
- **Coverage Review:** Explains insurance coverage, identifies gaps, and explores alternative options like supplemental plans to optimize benefits.
- **Rx Assistance:** Supports patients with formulary issues, coverage questions, and finding affordable options through insurance & assistance programs.



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Health Advocate

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SERVICE FEE

TOTAL

PEPM

0 – 24,999

PLAN DESIGN

- **Personalized Assistance:** Each member is assigned a Personal Health Advocate (PHA), typically a Registered Nurse or benefits expert, to provide one-on-one support upon accessing services.
- **Care Coordination:** PHAs assist members in coordinating healthcare across physicians, hospitals, and medical institutions.
- **Administrative & Clinical Support:** PHAs are backed by a team of physicians and administrative staff for guidance on complex medical and insurance issues.
- **Claims Assistance:** PHAs resolve claims issues, handle paperwork, and address coverage and benefits concerns.
- **Fee Negotiation:** PHAs work with healthcare providers to negotiate lower fees, identify erroneous charges, and ensure fair billing.
- **Grievance Support:** Guidance is provided for filing complaints or grievances with health insurers as needed.
- **Coverage Options:** PHAs assist with coverage reviews and help identify alternative coverage solutions when necessary.
- **Prescription Drug Support:** Assistance includes resolving formulary and benefit issues related to prescription drugs.
- **Provider Locator Services:** Members receive help locating physicians, hospitals, dentists, and specialists for their healthcare needs.
- **Complex Care Support:** PHAs identify Centers of Excellence and top medical providers for specialized care, assisting with scheduling and logistics.
- **Special Services Coordination:** Service connects members with non-traditional healthcare resources, while members cover costs beyond insurance benefits.
- **Medical Bill Saver (MBS):** A Specialized Negotiation Unit helps reduce medical bills of \$400 or more by negotiating with providers, utilizing fee benchmarking databases, and issuing savings result statements to members.

Prescription Benefit

Recuro's Prescription Benefit offers nationwide prescription access for the entire family through a \$0 copay program covering ~95% of the top 200 maintenance medications, including Albuterol, Amoxicillin, Metformin, and Sertraline. Easily access your member ID card and covered medications via the Recuro Care app for zero-cost solutions to many common illnesses.

What's Included

- Prescription Benefit Card
- Extensive Prescription List
- National Pharmacy Network
- Easy Member Portal
- Improved Medication Adherence



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Example Medications

- Albuterol
- Amoxicillin
- Metformin
- Sertraline
- Prednisone
- Atorvastatin
- Cetirizine
- Prednisone



Service Highlights

- **Broad Prescription Benefit Card:** Gain access to a wide range of over 65 generic prescriptions specifically for urgent care needs, offered at no cost to the member. Additionally, members benefit from coverage for the top 200 most commonly prescribed medications, ensuring comprehensive support for both acute and ongoing medical needs.
- **Extensive Pharmacy Network:** The Prescription Benefit program is accepted at over 70,000 pharmacy locations across the United States, providing flexibility and accessibility to members no matter where they are located. Whether you prefer a neighborhood pharmacy or a large retail chain, this benefit ensures convenient access to vital medications.
- **Medication Adherence:** Patients can access prescriptions seamlessly, reducing delays and simplifying treatment. Cost transparency and affordable options further support medication adherence, reducing delayed care and enhancing health outcomes by strengthening Recuro's preventative care model.

Prescription Benefit

Additional Solution Insights

Sample Medications

(Formulary Subject to Change)

Antibiotics & Infection

- Acyclovir
- Amoxicillin
- Amoxicillin/Clavulanate
- Ampicillin
- Azithromycin (Z-pack)
- Bacitracin
- Cefdinir
- Cefuroxime Axetil
- Cephalexin
- Clarithromycin
- Clindamycin
- Doxycycline
- Fluconazole
- Erythromycin
- Erythromycin Stearate
- Gentamycin
- Ketoconazole
- Levofloxacin
- Metronidazole
- Minocycline
- Mupirocin
- Neomycin
- Ofloxacin
- Penicillin
- Polymyxin
- Sulfacetamide
- Sulfamethoxazole/Trimethoprim
- Tetracycline
- Tobramycin
- Triamcinolone
- Trimethoprim
- Tobramycin

Influenza

- Oseltamivir
- Zanamivir
(Relenza)

Pain

- Ibuprofen
- Naproxen

Fever

- Ibuprofen

Allergy

- Brompheniramine
- Cetirizine
- Celecoxib
- Chlorpheniramine
- Cyproheptadine
- Diphenhydramine
- Fexofenadine
- Hydroxyzine
- Levocetirizine
- Loratadine
- Methylprednisolone
- Montelukast
- Prednisone

Antifungal

- Clotrimazole Topical

Asthma/Bronchitis

- Methylprednisolone
- Montelukast
- Prednisone

Constipation/Diarrhea

- Docusate
- Loperamide

Cough

- Benzonatate
- Guaifenesin
- Promethazine

Ear

- Amoxicillin
- Amoxicillin/Clavulanate
- Cephalexin
- Sulfamethoxazole/Trimethoprim

Eye

- Sulfacetamide
- Tobramycin
- Trimethoprim

Inflammation

- Dexamethasone
- Hydrocortisone

Nausea/Vomiting

- Cyclobenzaprine
- Meclizine
- Promethazine

Sore Throat/Strep

- Amoxicillin
- Amoxicillin/Clavulanate
- Azithromycin (Z-Pack)
- Cephalexin

Rash/Itch

- Cyproheptadine
- Hydrocortisone
- Triamcinolone

Supplement

- Prenatal Vitamins

Swelling

- Fluticasone
- Naproxen
- Prednisone

UTI

- Amoxicillin
- Amoxicillin/Clavulanate
- Ampicillin
- Ciprofloxacin
- Cotrimoxazole
- Doxycycline
- Fluconazole
- Fosfomycin
- Levofloxacin
- Nitrofurantoin
- Sulfamethoxazole/trimethoprim
- (Refer to Antibiotics/Infection)



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Prescription Benefit

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RETAIL SERVICE FEES

TOTAL

PEPM

Chronic & Acute

Acute only

PLAN DESIGN

- \$0 Copay formulary, member only
- Member-order pharmacy service for chronic care medications
- Over 800 generic prescriptions
- 65K Retail Pharmacy locations
- Includes 95% of the top 800 most prescribed maintenance medications for the most common conditions
- Sample Medications include, Albuterol, Amoxicillin, Fluoxetine, Cephalexin, Atorvastatin, Metformin.

Pediatric Behavioral Health

Tailored to meet the unique behavioral health needs of children and teens, this program offers specialized support for conditions like anxiety, depression, ADHD, and disruptive behaviors. It provides age-appropriate care to promote emotional well-being and healthy coping strategies.

What's Included

- Clinical Services
- Parental Support
- On-Demand Care
- Personalized Plans
- Comprehensive Program
- Multidisciplinary Care

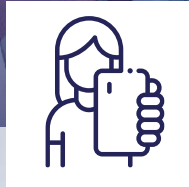


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For more info on our solution offerings

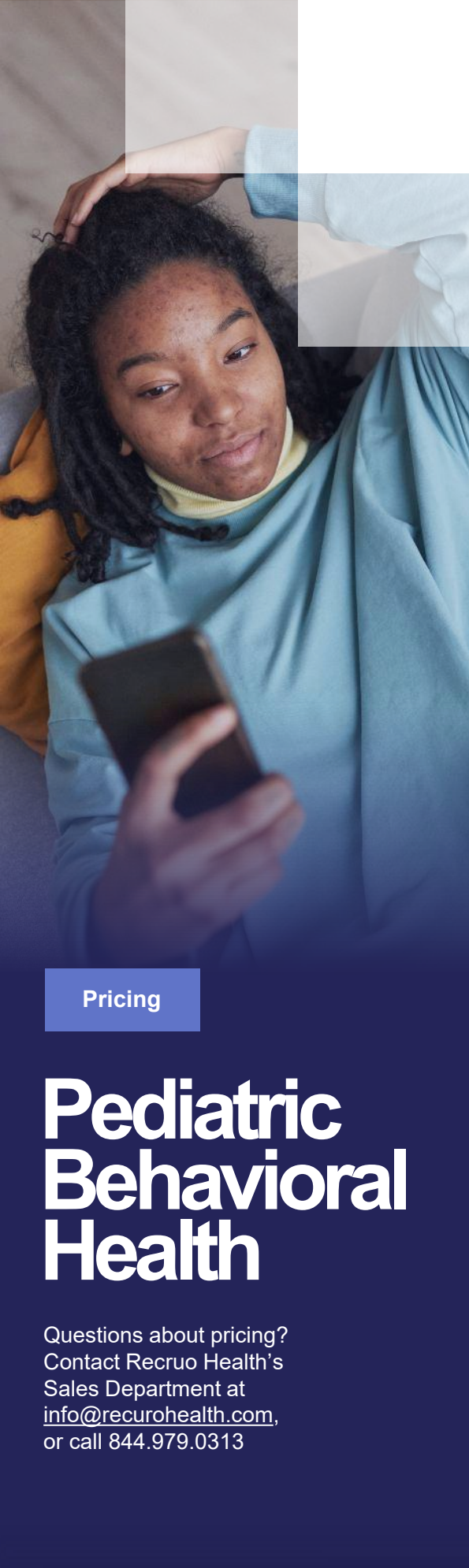
Example Conditions Treated

- School Pressure
- Mental Stress
- Social Anxiety
- Peer Pressure
- Online/Offline Bullying
- Confidence Building
- Self-Esteem Reflection



Service Highlights

- **Clinical Services:** Provides specialized pediatric behavioral health care, offering evidence-based treatments to address challenges like anxiety, depression, and ADHD. Care is tailored to the unique needs of children and adolescents for optimal support.
- **Parent Support:** Offers self-guided and coach-supported skills training to help parents and caregivers manage their child's behavioral health. This empowers families with tools to improve communication and support their child's progress.
- **Virtual Options:** Provides convenient, web-based care through video consultations and on-demand services, allowing families to access professional support from any device, at home or on the go.
- **Personalized Plans:** Expert therapists create individualized treatment plans to address specific conditions like anxiety, depression, ADHD, and disruptive behavior, ensuring targeted strategies for long-term improvement.



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Pediatric Behavioral Health

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SOLUTION Pricing



SERVICE FEES

TOTAL

PEPM

<1,000

1K – 4,999

5K – 9,999

10,000+

PLAN DESIGN

- Visit Access: Up to six (6) sessions per dependent per year of Coaching Care
- Digital Platform: Centralized access to learning materials, skill-building resources, peer support groups, and coach chat.
- Interactive Learning: Coach-assigned content includes exercises, videos, and articles to reinforce progress.
- Peer Community: Anonymous, topic-based discussions for mutual support.
- Coach Chat: Asynchronous messaging for guidance, resources, and care triage.
- Skill-Building Coaching: Short programs with 1:1 video sessions, educational content, and unlimited chat.
- Family-Focused Support: Coaching available for caregivers, children, young adults, or whole families.
- Licensed Therapy: 1:1 sessions with clinicians offering therapy and medication management.
- Comprehensive Clinical Care: Services include acute stabilization programs, rapid access therapy, and neuropsychological testing.
- Specialized Assessments: Testing for ADHD, learning disorders, Autism, TBIs, and cognitive concerns.
- Urgent Access: Therapy or psychiatry appointments available within 48 hours for urgent needs.
- Eligibility: Services for ages 1–18 years of age; excludes certain diagnoses and legal cases.
- Crisis Stabilization Re-admittance: Individuals can return after stabilization from acute conditions.



SOLUTION

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VIRTUAL PRIMARY CARE

Dedicated Physician: patients can choose a consistent provider who meets their needs and preferences

Primary Care Services: annual wellness exam, health risk assessment review, screening lab review and recommendations, follow-up visits, care plan development and ongoing support, chronic condition management, post-visit lab ordering and review, and specialist coordination

At-Home Labs: lab tests are delivered to patients' doorsteps, easily returned to the lab in prepaid packages

Genomics: optional, targeted genetic testing to tailor medications (PGx) and identify elevated risk for hereditary conditions

Integrated Behavioral Health: coordinated behavioral health model, with therapy, psychiatry, and coaching

Electronic Prescription Ordering: prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup

Health Risk Assessment: a comprehensive risk assessment covers physical and behavioral health, lifestyle, and other areas

Integrated Urgent Care: 24/7 urgent care access is included in the primary care solution

Chronic Care Management: care teams identify and manage chronic conditions on an ongoing basis

TOTAL WITH VBH 10+ Lives

\$13.50 PEPM

TOTAL NO VBH 10 + Lives

\$12.25 PEPM

ON - DEM AND COUNSELING

Virtual Consultations: supporting individuals on topics such as anxiety, grief, depression, marital issues, and stress

8 Face-to-Face Referrals: set number of in-person visits with a licensed behavioral health clinician

Financial Planning and Legal Assistance

TOTAL

\$2.50 PEPM

PRESCRIPTION SOLUTIONS

\$0 copay, acute care formulary

\$0 copay, chronic and maintenance formulary

300+ prescriptions

TOTAL- Chronic + Acute

\$6.00 PEPM

TOTAL- Acute

\$4.00 PEPM

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Solution Options

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RECURO
HEALTH



RECURO URGENT CARE

24/7 Access, Full Family Coverage	
\$0 Consult Fee	
Integrated Prescriptions	
TOTAL	\$2.50 PEPM

ON - DEM AND COUNSELING

Virtual Consultations: supporting individuals on topics such as anxiety, grief, depression, marital issues, and stress	
8 Face-to-Face Referrals: set number of in-person visits with a licensed behavioral health clinician	
Financial Planning and Legal Assistance	
TOTAL	\$2.50 PEPM

PRESCRIPTION SOLUTIONS

\$0 copay, acute care formulary	
\$0 copay, chronic and maintenance formulary	
300+ prescriptions	
TOTAL- Chronic + Acute	\$6.00 PEPM
TOTAL- Acute	\$4.00 PEPM

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Package Options

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Contact Recruo Health's
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Thank You

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