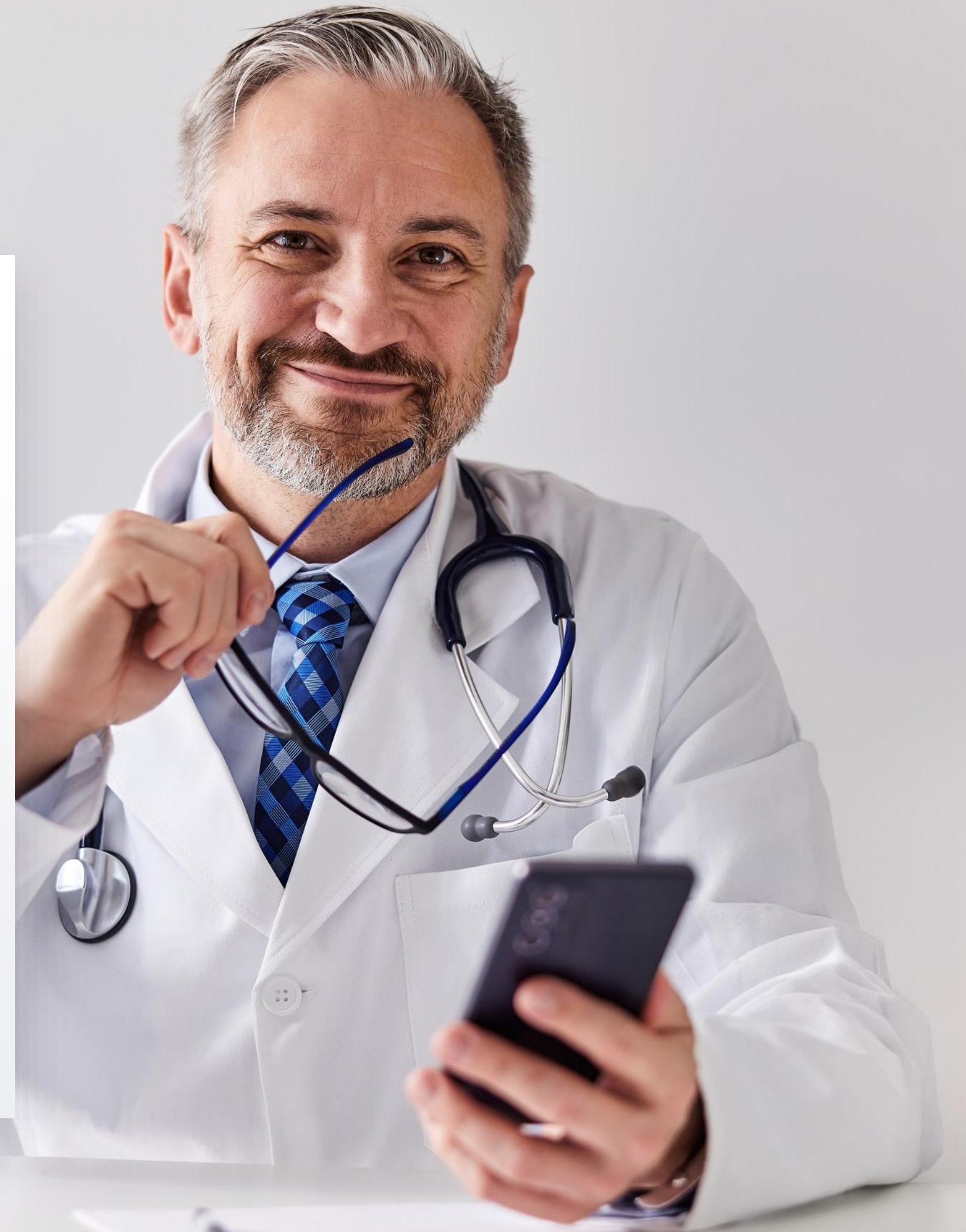


Version 3.0 | Last Updated 5/17/2024

2025 Product Overview



Powered by



Employer Scenarios

When does First Access make sense for your benefit strategy?

Don't Offer Benefits

- Great starter benefits
- Want to offer something but can't afford to offer Major Medical



Need MEC for ACA Part A Compliance

- Applicable Large Employers (ALE) with 50 or more Full-Time Equivalents must offer plans with at least Minimum Essential Coverage (MEC) to satisfy ACA Part A Penalty



Low Major Medical Participation

- Offering Major Medical but have a large rank and file employees that don't participate
- Can offer Major Medical to Ownership and Management, and offer First Access to rank and file



Large Hourly or Part-Time Population

- Use First Access for recruiting and retaining
- Want to offer benefits but can't afford to offer hourly or part-time employees Major Medical



First Access

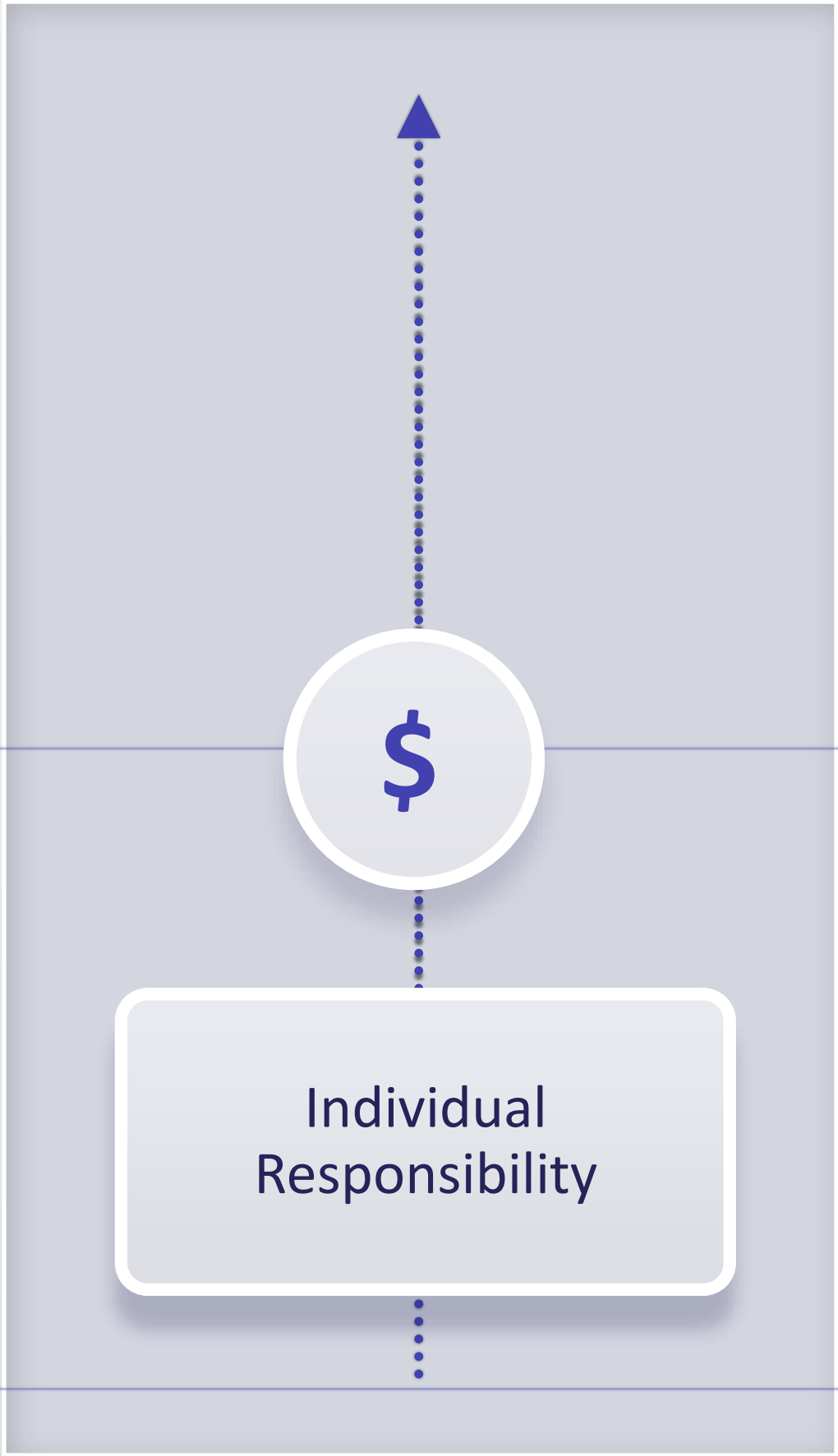
Covers basic medical needs

MEDICAL EXPENSES

\$5,000

MEDICAL EXPENSES

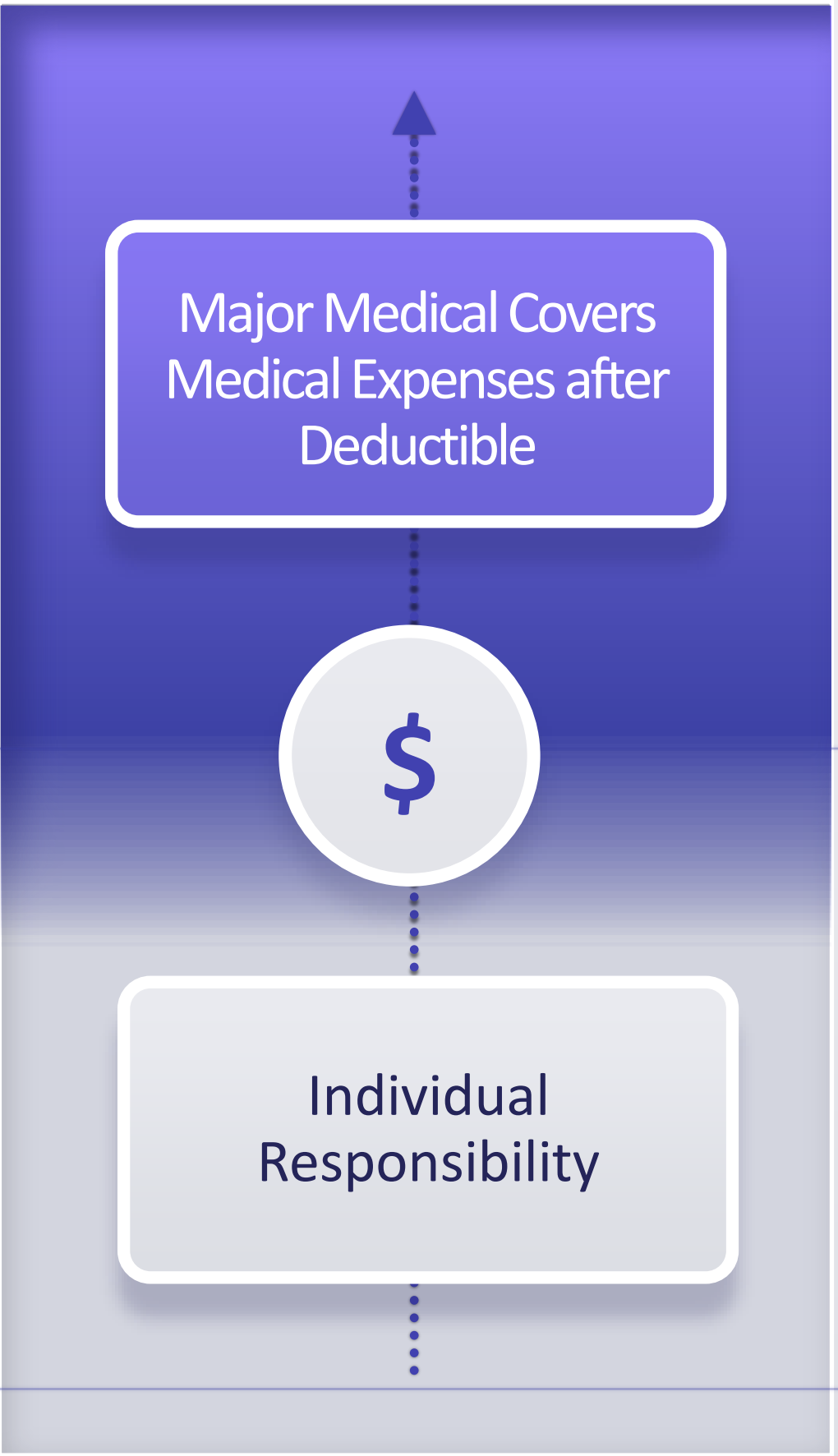
\$0



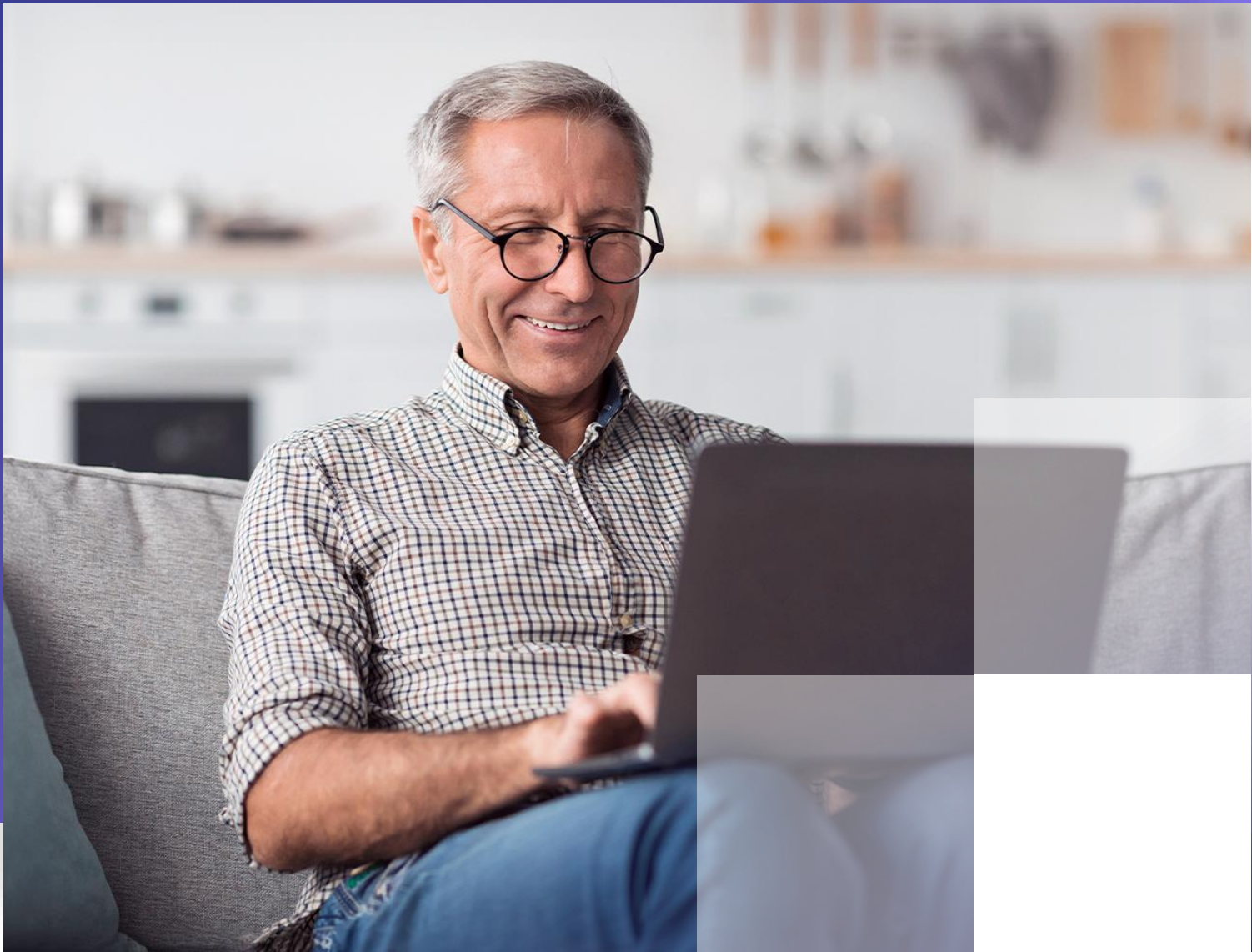
No Coverage



First Access



Major Medical



Highlights

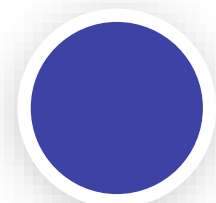
This is a limited medical plan designed to offer affordable access to care for sickness, illness, and accidents.

Limited Medical Plan	<ul style="list-style-type: none">■ Not Major Medical Insurance■ Considered Supplemental Health Plan
Affordable Access to Healthcare	<ul style="list-style-type: none">■ \$25 Copay at First Access Network Urgent Care & Retail Clinics■ No Cost Virtual Urgent Care + Virtual Primary Care■ Rx Copays
First-Dollar Coverage	<ul style="list-style-type: none">■ Providers submit claims to First Access directly■ Members do not need to pay providers up front, or wait on payment reimbursement
Two Integrated Policies Underwritten by Zurich North America	<ul style="list-style-type: none">■ Hospital Indemnity + Accident Medical Expense
Self-Funded MEC that Satisfies ACA Part A Penalty	<ul style="list-style-type: none">■ ALEs with 50+ FTEs
Benefits Centralized on One ID Card	<ul style="list-style-type: none">■ Recuro Telemedicine, Hooray Health Network, First Health Network
Recuro Care Mobile App	<ul style="list-style-type: none">■ Easily access Telemedicine, Provider Locators, Prescription



Urgent Care Network

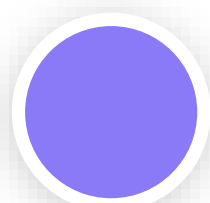
Global Copay Provides More Coverage



Copay only covers Doctor Charge



Other Services are Additional Charge



Hooray Health \$25 Copay covers all Illness/ Sickness services performed in Hooray Health Network facility

Lab Performed

Approved States

¹ Attestation State: States with Individual Health Mandate requiring residents to have at least Minimum Essential Coverage



40

Approved
States

Zurich
Underwriter

Alabama	Illinois	Montana	Texas
Alaska	Indiana	Nebraska	Utah
Arizona	Iowa	Nevada	Vermont ¹
Arkansas	Kentucky	North Carolina	Virginia
California ¹	Louisiana	Ohio	West Virginia
Colorado	Maine	Oklahoma	Wisconsin
Delaware	Maryland	Pennsylvania	Wyoming
District of Columbia ¹	Michigan	Rhode Island ¹	
Florida	Minnesota	South Carolina	
Georgia	Mississippi	South Dakota	
Hawaii	Missouri	Tennessee	

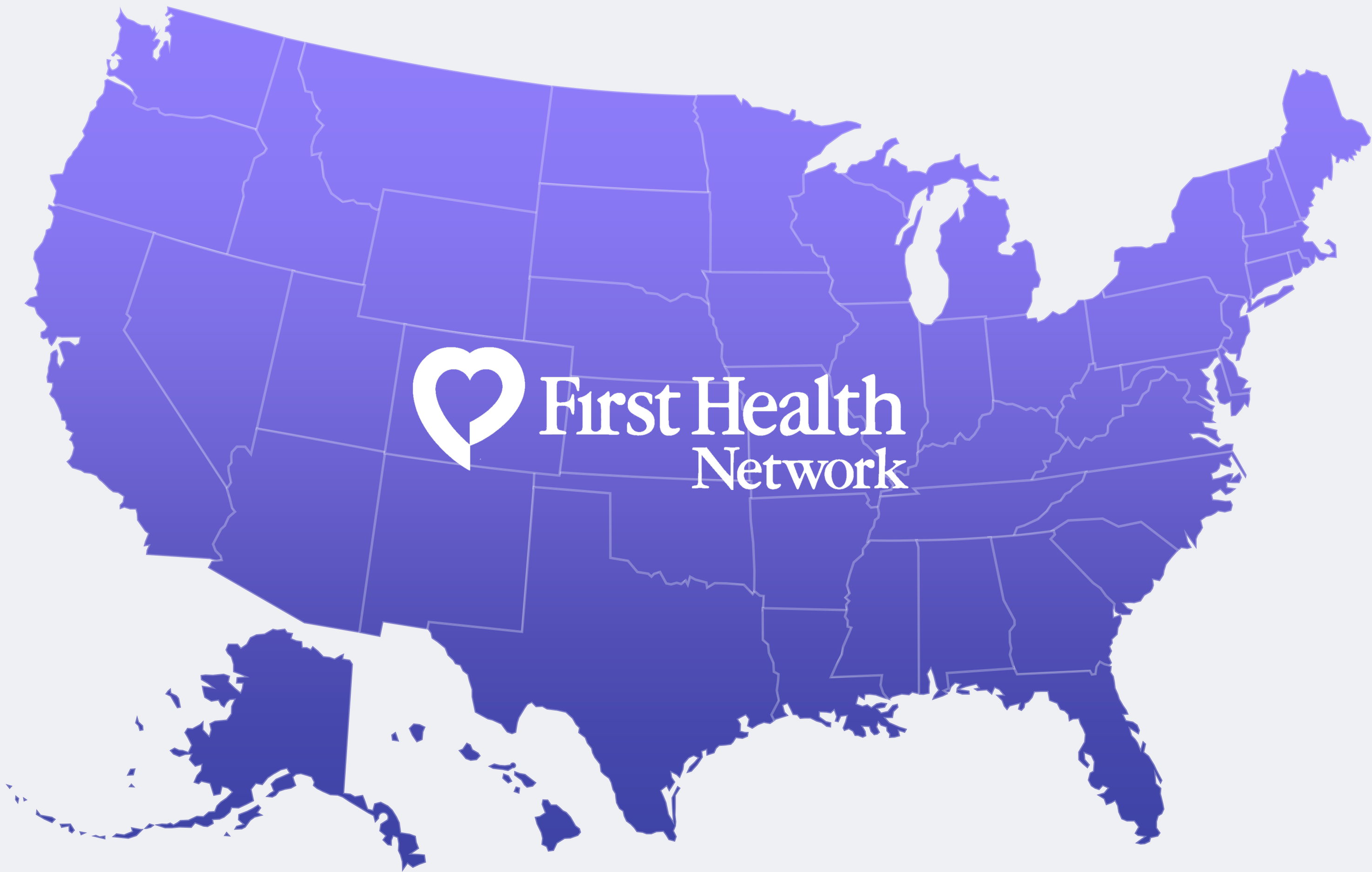
Not Approved

Connecticut	Idaho	Kansas	Massachusetts
New Hampshire	New Jersey	New Mexico	New York
North Dakota	Oregon	Washington	

First Health Network

Discounted Comprehensive Providers

Specialty	# of Providers	Average Savings
Family Practice	60,000+	37%
Internal Medicine	65,000+	40%
Pediatrics	36,000+	32%
Radiology	35,000+	43%
Urgent Care	22,000+	37%
Surgery	38,900+	52%



Access to providers in all 50 states



96% of the U.S. population is within 20 miles of a First Health Network Provider



Access provider locator: myhoorayhealth.com/providers/first-access





Need Care?

Using Benefits
is Easy!

Physical ID Card	<ul style="list-style-type: none">■ Recuro Telemedicine■ First Access Member ID■ First Health Network Information	
Access Your Electronic ID	<ul style="list-style-type: none">■ Member Portal – available to download	
First Access Member Portal	<ul style="list-style-type: none">■ Telemedicine Services■ Prescription information■ First Access Benefit Summary	<ul style="list-style-type: none">■ Hooray Health Provider Locator■ First Health Provider Locator
Care When You Are Sick	<ul style="list-style-type: none">■ Recuro Telemedicine■ Hooray Health Network - \$25 Copay at Urgent Care and Retail Clinics	
Comprehensive Providers	<ul style="list-style-type: none">■ Primary Care Physicians, Pediatricians, OBGYNs, other specialists■ First Health Network – discounted rates, fixed payment benefits will be applied to visits. Balance bill potential.	
Accident Medical Expense Benefit	<ul style="list-style-type: none">■ Can be used at any provider■ No copays or deductibles■ Best value to seek care at Hooray Health or First Health Network	
Member Support	<ul style="list-style-type: none">■ Plan questions? Recuro Member Support: 855-203-2313■ Claim questions? WebTPA: 806-905-6078	

Covered Services



Sick + Illness Care	<ul style="list-style-type: none">• Urgent care visit for Pneumonia• Physician visit for cold or flu• Physician visit for dehydration• Diagnostic Lab and X-ray's for sickness/illness	Included
Accident Care	<ul style="list-style-type: none">• Physician care for sprained knee• CT for head injury• Emergency Room care for broken arm• Urgent Care visit for laceration	Included
Preventive Care (MEC)	<ul style="list-style-type: none">• Annual check-ups with immunizations• Mammograms• Diagnostic Colonoscopy (after 50 years of age)• COVID testing and Immunizations	Included in MEC Plans (ALE Requirement)
Major Medical	<ul style="list-style-type: none">• Cancer treatments• Kidney Dialysis• Major surgery• ICU care	Not Covered



Plan Offerings

FIRST ACCESS

MAX
\$5,000
LITE

Minimum Enrollment:
10 Employees

FIRST ACCESS

MAX
\$15,000

Minimum Enrollment:
10 Employees

FIRST ACCESS

MAX
\$45,000

Minimum Enrollment:
10 Employees

Self-Funded MEC for ACA Part A Compliance:

FIRST ACCESS

MAX
\$5,000
LITE + MEC

Minimum Enrollment:
25 Employees

FIRST ACCESS

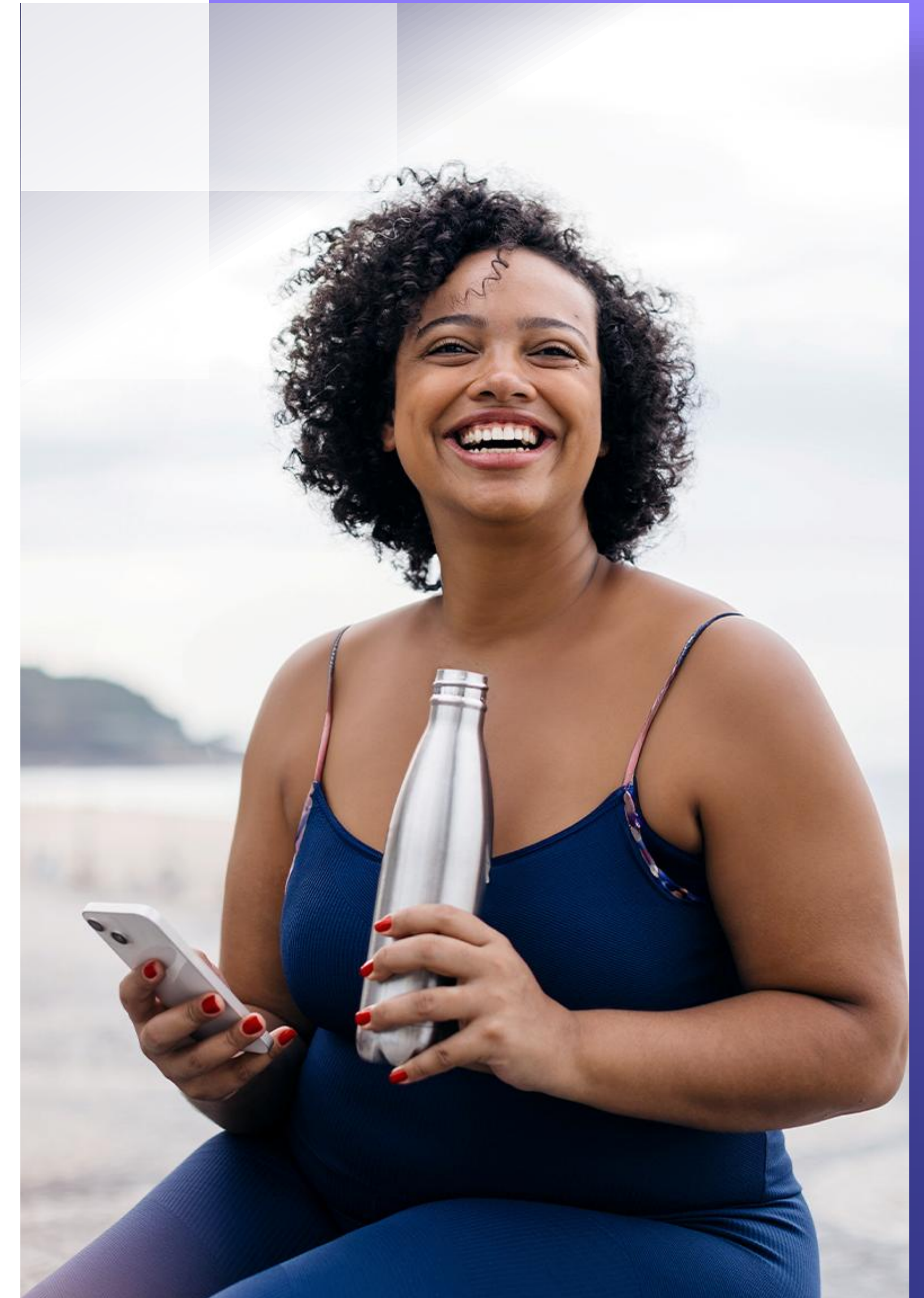
MAX
\$15,000
+ MEC

Minimum Enrollment:
25 Employees

FIRST ACCESS




MAX
\$45,000
+ MEC

Minimum Enrollment:
25 Employees






Summary of Benefits

(Non-MEC Plans)

	<div> MAX \$5,000 LITE</div>	<div> MAX \$15,000</div>	<div> MAX \$45,000</div>
Policy Year Maximum	\$5,000	\$15,000	\$45,000
Plus Accident Medical Expense Maximum (Per Accident)	\$5,000	\$5,000	\$10,000
Lifetime Maximum	N/A	N/A	N/A
Outpatient Sick Visit Benefits	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Urgent Care/Retail Clinic	Up to Policy Year Max	Up to Policy Year Max	Up to Policy Year Max
Hooray Health Network Includes Office Visit + In-house Lab Test, X-rays, Etc.	Member Pays \$25 Copay No Balance Bills* \$175	Member Pays \$25 Copay No Balance Bills* \$175	Member Pays \$25 Copay No Balance Bills* \$175
Urgent Care Or Retail Clinic Office Visits (First Health Network Provider At Discounted Rates** Or Out-of-network Provider With No Discounts)***	\$175	\$175	\$175
Outpatient Physician Office Visits	Plan Pays \$75 Per Day	Plan Pays \$100 Per Day	Plan Pays \$100 Per Day
Outpatient Imaging/Lab Test	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Diagnostic Lab Indemnity Benefit	\$50	\$50	\$75
Diagnostic X-ray Indemnity Benefit	\$50	\$50	\$75
Diagnostic Exam Indemnity Benefit	\$100	\$200	\$350
Outpatient Surgery Benefits	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
ASC Or Hospital Benefit	N/A	\$250	\$750
Anesthesia Benefit	N/A	\$100	\$200
Inpatient Benefits	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Hospital Admission Benefit (1 Per Year)	\$100	\$250	\$750
In-hospital Indemnity Benefit	N/A	\$250	\$750
In-hospital ICU Confinement Benefit	N/A	\$250	\$750
Mental Illness Confinement Benefit	N/A	\$250	\$500
Substance Abuse Confinement Benefit	N/A	\$250	\$500
In-hospital Surgery Benefit (Maternity Included) (1 Per Year)	N/A	\$250	\$750
Anesthesia Benefit (1 Per Year)	N/A	\$100	\$200
Accident Benefit (Inpatient & Outpatient)	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Accident Medical Expense			
Maximum Benefit Per Accident	Up To \$5,000	Up To \$5,000	Up To \$10,000
Annual Deductible	\$0	\$0	\$0
Accidental Death			
Principal Sum	\$1,000	\$1,000	\$1,000
Non-insurance Services ⁽¹⁾			
Recuro Telemedicine (VPC, VBH, VUC) *see plan details for more information	\$0 Consult	\$0 Consult	\$0 Consult
Prescription Program	Included	Included	Included
Discount Radiology (MD Save)	Included	Included	Included

Summary of Benefits

(MEC Plans)

	<div><div></div><div>MAX \$5,000 LITE + MEC</div></div>	<div><div></div><div>MAX \$15,000 + MEC</div></div>	<div><div></div><div>MAX \$45,000 + MEC</div></div>
Policy Year Maximum	\$5,000	\$15,000	\$45,000
Plus Accident Medical Expense Maximum (Per Accident)	\$5,000	\$5,000	\$10,000
Lifetime Maximum	N/A	Na	Na
Outpatient Sick Visit Benefits	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Urgent Care/Retail Clinic			
Hooray Health Network Includes Office Visit + In-house Lab Test, X-rays, Etc.	Member Pays \$25 Copay No Balance Bills* Plan Pays \$175	Member Pays \$25 Copay No Balance Bills* \$175	Member Pays \$25 Copay No Balance Bills* \$175
Urgent Care Or Retail Clinic Office Visits (First Health Network Provider At Discounted Rates** Or Out-of-network Provider With No Discounts)***	Plan Pays \$175	\$175	\$175
Outpatient Physician Office Visits	Plan Pays \$75 Per Day	Plan Pays \$100 Per Day	Plan Pays \$100 Per Day
Outpatient Imaging/Lab Test	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Diagnostic Lab Indemnity Benefit	\$50	\$50	\$75
Diagnostic X-ray Indemnity Benefit	\$50	\$50	\$75
Diagnostic Exam Indemnity Benefit	\$100	\$200	\$350
Outpatient Surgery Benefits	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
ASC Or Hospital Benefit	N/A	\$250	\$750
Anesthesia Benefit	N/A	\$100	\$200
Inpatient Benefits	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Hospital Admission Benefit (1 Per Year)	\$100	\$250	\$750
In-hospital Indemnity Benefit	N/A	\$250	\$750
In-hospital ICU Confinement Benefit	N/A	\$250	\$750
Mental Illness Confinement Benefit	N/A	\$250	\$500
Substance Abuse Confinement Benefit	N/A	\$250	\$500
In-hospital Surgery Benefit (Maternity Included) (1 Per Year)	N/A	\$250	\$750
Anesthesia Benefit (1 Per Year)	N/A	\$100	\$200
Accident Benefit (Inpatient & Outpatient)	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Accident Medical Expense			
Maximum Benefit Per Accident	Up To \$5,000	Up To \$5,000	Up To \$10,000
Annual Deductible	\$0	\$0	\$0
Accidental Death			
Principal Sum	\$1,000	\$1,000	\$1,000
Minimum Essential Coverage (MEC)			
Preventive And Wellness Services Outlined By ACA	100% Covered In First Health Network	100% Covered In First Health Network	100% Covered In First Health Network
Non-insurance Services ⁽¹⁾			
Reкуро Telemedicine (VPC, VBH, VUC) *see plan details for more information)	\$0 Consult	\$0 Consult	\$0 Consult
Prescription Program	Included	Included	Included
Discount Radiology (MD Save)	Included	Included	Included

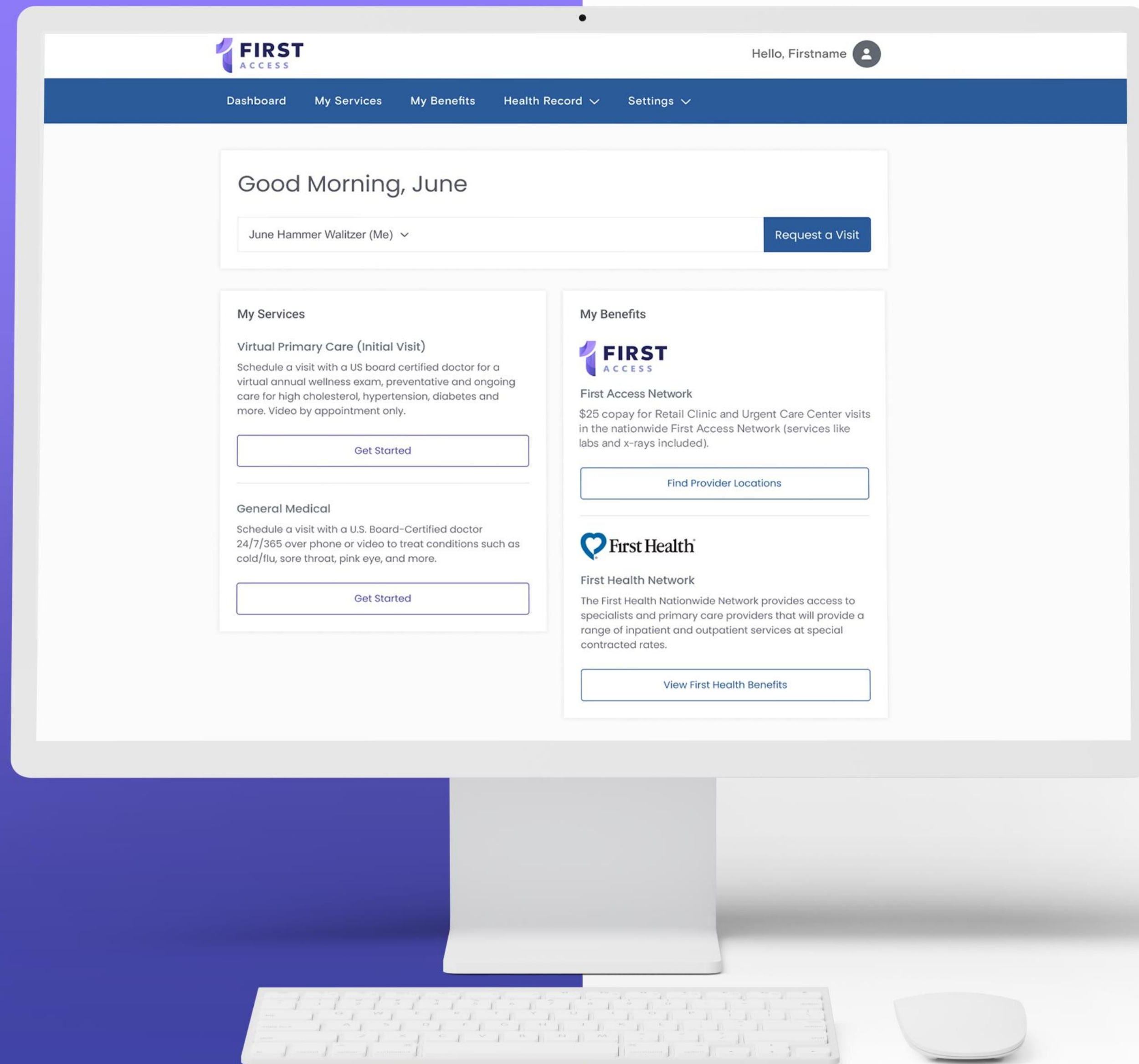


Provider Locator

Web Search

- Visit: <https://myhoorayhealth.com/providers/first-access/>
- Input Address/Zip Code
- Hooray Health Network Urgent Care/Retail Clinic Locations - \$25 Copay



First Access Member Portal

How to Access Care

Get Started

- Visit member.firstaccesshealth.com
- Call (855) 203-2313



FIRST ACCESS PRODUCT OVERVIEW

Talk Tracks + Use Cases





Urgent Care or Retail Clinic Illness Visit

Hooray Health Network Provider

\$199	Provider Office Visit
\$199	Flu Test

CHARGE WITHOUT INSURANCE

\$398

Patient
Responsibility

FIRST ACCESS PLAN

\$25 Copay

Patient
Responsibility

Notice: limited benefit plans are insurance products with reduced benefits and are not intended to be an alternative to or integrated with comprehensive coverage. Further, this insurance does not coordinate with any other insurance plan. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. This insurance is not minimum essential benefits as set forth under the patient protection and affordable care act. If you don't have minimum essential coverage, you may owe additional payment with your taxes.



Accident Coverage

Go Anywhere Protection: Any Doctor, Any Facility, Inpatient or Outpatient

\$740	1 Urgent Care Visit, X-Ray, Splint Application
\$2,000	3 Specialist Visits, X-Rays, Casting
\$356	4 Physical Therapy Visits

CHARGE WITHOUT INSURANCE

\$3,096

Patient Responsibility

FIRST ACCESS PLAN

\$0

Patient Responsibility

Notice: limited benefit plans are insurance products with reduced benefits and are not intended to be an alternative to or integrated with comprehensive coverage. Further, this insurance does not coordinate with any other insurance plan. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. This insurance is not minimum essential benefits as set forth under the patient protection and affordable care act. If you don't have minimum essential coverage, you may owe additional payment with your taxes.

First Access provides a \$5,000 accident benefit with \$0 deductible.



MEC Procedure Requirements

- Available after member's 50th birthday
- Must use First Health Network Provider

Notice: applicable to the fixed indemnity only, the insurance described in this proposal provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative to or integrated with comprehensive coverage. This insurance does not coordinate with any other insurance plan. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the patient protection and affordable care act.

Minimum Essential Coverage (MEC) Visit

Preventative Care - Diagnostic Colonoscopy

\$150	Dr. Office Visit
\$658	Specialist Cost
\$550	Anesthesia Cost
\$1,800	Facility Cost

AT COST WITHOUT INSURANCE

\$3,158

Patient Responsibility

FIRST ACCESS PLAN

\$0

Patient Responsibility

100% Covered by MEC

Employee Scenarios

Should I enroll in a First Access Health Plan?

Uninsured

- Not offered a Group Health Plan
- Plan offered is too expensive
- Do not qualify for plan on Exchange



First Access helps to provide financial protection for everyday expenses when seeking care for sickness and accidents, with No Cost Telemedicine, and \$25 Copay Urgent Care Network, as well as Accident Benefit of \$5,000 or \$10,000 per accident

Have Major Medical, but don't use it

- Have a Major Medical Plan
- Find that their utilization does not warrant the monthly cost
- May be young/healthy/feel invisible to potential catastrophic events
- Would prefer a cheaper option for everyday expenses and minor needs



First Access is great option for those that do not want to be completely without health insurance, but find Major Medical to be too expensive for their needs

High-Deductible Health Plan

- Have a HDHP through an Employer/Exchange
- Like having the extra layer of Major Medical coverage should something catastrophic happen, but cannot afford thousands of dollars out of pocket to meet deductible for everyday expenses like going to the doctor for strep throat or a broken ankle
- May be looking to have a child or have chronic/ongoing conditions requiring lots of doctors appointments, medications



First Access Makes Great Supplemental Plan to those looking to maintain Major Medical plan, but would like to have more affordable access when seeking care for sickness and accidents



	<div>FIRST ACCESS</div> <div>MAX \$5,000 LITE</div>	<div>FIRST ACCESS</div> <div>MAX \$15,000</div>	<div>FIRST ACCESS</div> <div>MAX \$45,000</div>
Employee Only	\$71.24	\$119.86	\$169.87
Employee + Spouse	\$99.38	\$197.51	\$293.16
Employee + Child(ren)	\$103.53	\$200.37	\$287.91
Family	\$129.33	\$284.81	\$425.01

Monthly Pricing



	FIRST ACCESS MAX \$5,000 + MEC	FIRST ACCESS MAX \$15,000 + MEC	FIRST ACCESS MAX \$45,000 + MEC
Employee Only	\$104.57	\$149.31	\$190.66
Employee + Spouse	\$156.60	\$244.94	\$328.26
Employee + Child(ren)	\$161.90	\$250.11	\$325.94
Family	\$201.39	\$344.50	\$468.77

Monthly Pricing - MEC



First Access Implementation

Recuro Health Reminders

- Confirm the group is in an approved First Access state
- 45 Day Lead Time: All client paperwork must be submitted by Recuro Account Manager to Hooray Health through online intake form no later than 45 days prior to FOFM effective date: www.hoorayhealth.co/recuro/

Effective Date	Signed Document Deadline
9/1/24	7/18/24
10/1/24	8/17/24

- **Enrollment Minimums:**
 - **First Access without Minimum Essential Coverage (MEC)**
 - 10 Enrolled
 - 50% Minimum Employer Contribution
 - Ghost Lives can be billed to keep policy
 - **First Access WITH Self-Funded Minimum Essential Coverage (MEC)**
 - 25 Enrolled
 - 50% Minimum Employer Contribution
 - Ghost Lives can be billed to keep policy
 - \$500 Set Up Fee