



## Your Healthcare. Your Budget. One Flat Rate.

Powered by Recuro Health | Presented by First American Insurance Company

### PLAN 1 — Virtual Primary Care

- ✓ 24/7 Virtual Doctor Access
- ✓ Behavioral Health & Therapy
- ✓ Genomics + At-Home Labs
- ✓ Chronic Condition Support
- ✓ \$0 Copays on Visits
- 💰 \$32/month – same price for individuals or families

### PLAN 1 + PLAN 2 — Add Urgent Care & Rx

- ✓ Everything in Plan 1
- ✚ 24/7 Urgent Care
- ✚ \$0 Consults Anytime
- ✚ No-Cost Generic Prescriptions
- 💰 \$49/month – individual or family

### PLAN 1 + PLAN 3 — Add Counseling & Rx

- ✓ Everything in Plan 1
- ✚ Virtual Therapy & Coaching
- ✚ Financial & Legal Counseling
- ✚ No-Cost Generic Prescriptions
- 💰 \$42/month – individual or family

 *Simple. Affordable. Trusted.*

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- No deductibles
- No network limits
- No hassle

First American Insurance  
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Proposal

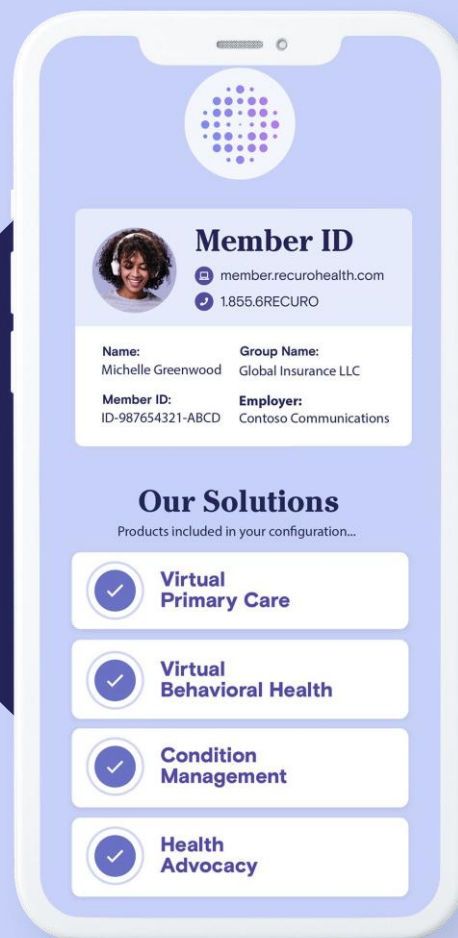
# Making Advanced Healthcare Accessible



Platform Solution

# Virtual First Care Delivery

Recuro's platform solution evolves healthcare from a reactive, disease-focused model to a personalized, and proactive system.



## NextGen Care Services

VPC - Core

Virtual Behavioral Health

VPC - Enhanced

Virtual Urgent Care



## Integrated Benefits

Condition Management

Health Advocacy

On Demand Counseling

Companion Care



## Digital First Platform

Reduce Claim Costs

Improve Patient Outcomes

Vendor Integration

SAAS Enabled

NextGen Care

# Complete Care

## Preventative Care Model by Recuro

A comprehensive and integrated preventative care model with primary care, behavioral health, and genomics to enable precision medicine.



**RECURO**  
HEALTH


 Dedicated Physician

 Primary Care Services

 At-Home Labs

 Genomics

 Integrated Behavioral Health

 Chronic Care Management

 Health Risk Assessment

 Electronic Prescription Ordering

 Urgent Care

## Product Highlights



### Integrated

Bringing together the best of preventative care, with a coordinated model that includes primary care and behavioral health.



### Value-Based

A population health care model designed to improve health outcomes, reduce medical spend, and deliver top-tier member satisfaction.



### Powered by Genomics

Optional genetic testing focuses on pharmacogenomics (PGx) and hereditary disease risk to tailor treatment to each person's unique needs.



## Did you know?

Targeted pharmacogenomic (PGx) testing can deliver up to a 6:1 ROI by identifying the right antidepressant, the first time.

Digital  
Medical  
Home



NEXTGEN CARE



BENEFITS

# Product Details

## 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.

## Dedicated Physician

Integrated, team-based care model with a Primary Care Physician 'quarterbacking' patient needs.

## 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.

## Health Risk Assessment

A comprehensive risk assessment covers physical and behavioral health, lifestyle, and other areas.

## Chronic Care Management

Care teams identify and manage chronic conditions on an ongoing basis.

## 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.

## Urgent Care

24/7 urgent care access is included.

# Sample Conditions Treated

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



NextGen Care

# Reкуро Urgent Care

## 24/7 Acute Care Access

24/7 access to board-certified doctors for treatment of common medical concerns with ongoing communication with your doctor, all for \$0 a consult.



## Product Highlights



### Coordinated

If needed, urgent care can seamlessly transition to Recuro's ongoing virtual primary care to improve patient health and preempt future issues.



### Convenient

Patients can see a board-certified physician wherever they are, whenever they need it.



### Personalized

Patients receive treatment plans based on their unique needs and can ask follow-up questions to their doctors after the visit, free of charge.



24/7 Access



Multi-Channel  
Options



Electronic  
Prescription  
Ordering



Consult  
Transcriptions

**11**  
Minutes

## Did you know?

The average wait time for an urgent care consult is only 11\* minutes.

\*Subject to provider listed availability

Virtual  
Care  
Platform

☒ NEXTGEN CARE

☐ BENEFITS

# Product Details

### 24/7 Access

Recuro physicians are available whenever our patients need them, day or night.

### Consult Transcription

Consults can be recorded and transcribed, allowing patients continuous access to information.

### Electronic Prescription Ordering

Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup.

### Multi-Channel Options

Live video, phone, and messaging options let each patient receive care the way they like.

## 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
- And More

### Available MDs

Available doctors in your network.

98765



**Dr. Jessica Parks**  
In-Network



**Dr. Wesley Holmes**  
In-Network



**Dr. Kenneth Lang**  
In-Network



**Dr. Sarah Connors**  
In-Network

Coverage   Advocacy   Concierge

View All



Integrated Benefits

# On-Demand Counseling

## Support for Everyday Challenges

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



**RECURO**  
HEALTH



Virtual Consultations



Financial Planning Advice



Legal Assistance



Family Support Assistance



Face-to-Face Referrals

## Product Highlights



### Flexible Support for Most Needs

Access to guidance and resource referrals, whether an individual is a new parent, a caregiver, selling their home or needs legal advice.



### Mental Wellness Counseling

Providing confidential, professional counseling sessions for a wide variety of concerns.



### Financial & Legal Guidance

Legal and financial experts are available, in addition to in-app calculators for budgeting, loans, mortgages, and more.







## Product Details

### Virtual Consultations

Supporting individuals on topics such as caregiving, selling a home, legal advice and more.

### Legal Assistance

Free over the phone or face-to-face legal consultations.

### Face-to-Face Referrals

Set number of in-person visits with a licensed behavioral health clinician.

### Family Support Assistance

Consultations and referrals for everyday issues such as dependent care, auto repair, pet care, and more.

### Financial Planning Advice

Expert financial planning and consultation services.

### Virtual Care Platform

 NEXTGEN CARE

 BENEFITS



#### Anxiety

Cognitive therapy, medication recommendations and more.



#### Depression

Therapy and medication options are effective treatments.



#### Grief / Loss

Talk therapy and coping strategies promote healthy healing.



#### Marital Issues

Counseling for navigating difficult challenges for couples.



#### Stress & More

Managing stress through multiple avenues and supporting other mental-health challenges.

81%

### Did you know?

EAP counseling has helped improve outcomes for 81% of users with depression.

Complete RX

# Prescription Benefit

## Medications for Less Cost

Recuro's prescription benefit includes \$0 copay medications for chronic conditions and urgent care needs.



**RECURO**  
HEALTH



Prescription  
Benefit Card



\$0 Copay  
Medications



Extensive List of  
Prescriptions



National Pharmacy  
Network



Easy-to-Use Member  
Portal

## Product Highlights



### Reduced Health Plan Costs

Employer and health plan pharmacy expenditures are managed through a benefit that provides access to covered prescriptions at a PEPM rate.



### Convenient Prescriptions

Members can pickup urgent care and ongoing medications from the pharmacy with a conveniently placed digital card.



### More Favorable Health Outcomes

Increased adherence to care plans and follow through on medication pickup due to \$0 prescription copay model and ease of access.





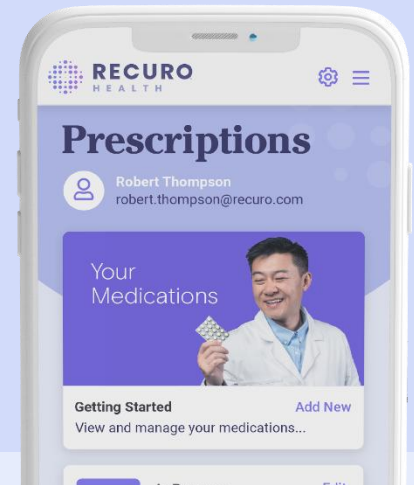
Digital  
Medical  
Home

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☒ BENEFITS

## Sample Medications

- Albuterol
- Amoxicillin
- Atorvastatin
- Benazepril
- Cephalexin
- Clindamycin
- Fluoxetine
- Lisinopril
- Metformin
- Prednisone
- Sertraline
- Sucralfate



## Product Details

### Prescription Benefit Card

Digital card that can be presented when picking up urgent care medications at a member's local pharmacy.

### Plan and Member Savings

\$0 copay formulary covering urgent and chronic care medications.

### Easy-to-Use Member Portal

An integrated member portal allows users to easily request home delivery of prescriptions.

### Broad Prescription List

Access to over 300 generic urgent care and chronic care prescriptions at no cost to the member.

### Extensive Pharmacy Network

This benefit is accepted at over 70K retail pharmacy locations across the U.S.

95%

## Did you know?

Recuro's Prescription Benefit includes 95% of the top 200 most prescribed maintenance medications for the most common conditions?



Acute Care RX

# Prescription Benefit

## National Prescription Program

A curated list of prescriptions, providing access to 90% of the generic medications prescribed by telemedicine.



## Product Highlights



### Acute Care Coverage

90% of medications commonly prescribed through telehealth can be treated through acute care coverage



### Patient Cost Savings

Generic medications without limitation to dose, duration, or form are \$0.



### National Pharmacy Coverage

65,000 pharmacy locations across the United State – CVS, Walgreens, Costco, Rite Aid, and many more.



Discounted Prescriptions



No Copays



Major Pharmacies



Nationwide Access



Dependent Coverage



65,000+ Pharmacies





Digital  
Medical  
Home

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☒ BENEFITS

## Prescription Categories

- Antibiotics
- Antihistamine
- Antifungal
- Infection
- Constipation
- Allergy
- Asthma
- Vitamins
- Influenza
- Fever
- Headache
- And More

## Product Details

### Discounted Prescriptions

Provides zero copay for more than 90% of the generic medications prescribed by telemedicine.

### Major Pharmacies

Available at CVS, Walgreens, Walmart, Costco, Rite Aid, Albertsons, Kroger, Kmart and many more!

### Dependent Coverage

Provides the same discounts and benefits for up to 8 dependents.

### No Copays

Unlimited 24/7 zero copay physician access (by phone or video) - family members included!

### Nationwide Access

Over 65,000 locations for free and discounted medications available nationwide.

### 65,000+ Pharmacies

Coverage provides no limits on use or frequency and is available at most locations.



82%

## Did you know?

82% of doctor consultations involve common illnesses that require medications covered by Prescription Management

# Benefits Plan 1

See to the right for all-inclusive pricing for your benefits plan.



## VPC (Complete 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

Assumes **50% utilization** on VPC, unlimited \$0 consult fee for VPC, VBH, VUC

**TOTAL 10-100 Lives**

**\$32.00 PEPM**

Recuro 2024

# Benefits Plan 2

See to the right for all the products offered for standalone pricing options.

\*If the contracted Utilization Threshold is exceeded, then a fee for service will apply/be due for consultations provided to Members in excess of the Utilization Threshold.

## RECURO URGENT CARE

24/7 Access, Full Family Coverage

\$0 Consult Fee

Integrated Prescriptions

## ON - DEMAND 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

## PRESCRIPTION BENEFIT – COMPLETE RX

\$0 copay, acute care formulary

\$0 copay, chronic and maintenance formulary

300+ prescriptions

TOTAL

\$18.00 PEPM

Recuro 2024

# Benefits Plan 3

See to the right for all the products offered for standalone pricing options.

\*If the contracted Utilization Threshold is exceeded, then a fee for service will apply/be due for consultations provided to Members in excess of the Utilization Threshold.

## RECURO URGENT CARE

24/7 Access, Full Family Coverage

\$0 Consult Fee

Integrated Prescriptions

## PRESCRIPTION BENEFIT – ACUTECARE

\$0 copay, acute care formulary

70+ medications with no limit to dose, duration, frequency, or form

Discount Card, wrap

TOTAL

\$10.00 PEPM



Recuro Health

# Thank You

Contact

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