

# HDHP/Essential Plan

A benefit package that can help you stay well - or get well

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2022 ENROLLMENT GUIDE

[HTTPS://EBASOLUTIONS.HEALTH](https://ebasolutions.health)



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THE PURPOSE OF THE PLAN

# Access to Primary Care



- ✓ HSA Compatibility
- ✓ Virtual Primary Care: \$0 Copay, unlimited use
- ✓ Primary Care: \$0 Copay, Max 2 visits
- ✓ Preventive Care: 100%, \$0 Copay
- ✓ Discount Prescription Drugs: Citizens Rx
- ✓ Consumer App
- ✓ Advocacy

**VIRTUAL  
PRIMARY CARE**



**PHYSICIAN  
NETWORK**



**PHARMACY  
BENEFITS**



PLAN ADMINISTERED BY  
Member services: 800-392-1770  
[www.altrisk.com](http://www.altrisk.com)  
Claims: ARM Ltd, P O Box 21873, Eagan, MN. 55121

# SCHEDULE OF BENEFITS

Preventive Benefits: 1 Visit per calendar year, \$0 Copay. Plan covers 100% of the cost for certain preventive health services delivered by your doctor or provider in your plans network. Services include but are not limited to:

- For Adults: Screening for blood pressure, cholesterol, colon cancer and immunizations
- For Women: Screenings for breast cancer, cervical cancer and osteoporosis
- For Children: Immunizations, screenings for child development, vision and hearing

For a full list of covered preventive health services, visit: <https://www.healthcare.gov>



VIRTUAL PRIMARY CARE	FREE (UNLIMITED)
PPO NETWORK SERVICES	
HSA Compatible	YES
Annual Deductible	\$3,000 Individual/\$6,000 Family
Annual Out-of-Pocket Maximum	\$6,650 Individual/\$13,300 Family
Primary Care Physician Visits	20% Coinsurance after deductible
Specialist Office Visits	20% Coinsurance after deductible
Urgent Care	20% Coinsurance After Deductible
Diagnostic X-ray and Lab	20% Coinsurance After Deductible
CT Scan/MRI (outpatient only)	Not Covered



PRESCRIPTION DRUG DISCOUNT BENEFITS	
Tier 1: Low Cost	Up to 75% off all FDA approved medications
Tier 2: Generic	
Tier 3: Preferred	
Tier 4: Non-Preferred	
Tier 5: Generic and Preferred Specialty	
Tier 6: Non-Preferred Specialty	

# VIRTUAL PRIMARY CARE

## \$0 COPAY / UNLIMITED USE

Messaging, Chat, Video & Call enabled

eBenefits is pleased to introduce VPC as an important addition to your plan. Seamless care for the whole person. Our integrated team of top primary care and behavioral health physicians to provide unbiased, confidential care through message-based and video interactions.

### ✓ **CONVENIENT**

Contact a primary care or behavioral health physician and answer a few questions. Our doctors will get to the bottom of the issue.

### ✓ **PERSONALIZED**

Treatment plans based on the unique needs of every patient. Interactions with physicians include followup questions free of charge.

### ✓ **COMPREHENSIVE**

We provide health screenings and assessments to determine potential risk factors in order to manage specific issues and conditions.

- Health Risk Assessments
- Triage for ER & Urgent Care
- Referrals to Specialists
- Lab Orders & Reviews
- Fever & Flu Symptoms
- Asthma & COPD
- Behavioral Health
- Preventative Care
- Acute Illness Treatment
- Gastrointestinal Issues
- Diet & Exercise Education and more!

# RECURO HEALTH APP

## VIEW ALL ASPECTS OF YOUR PLAN WITH THE RECURO HEALTH APP

### Benefits Delivery

Display ID Cards, Plan Summaries

### Virtual Primary Care

Dedicated Primary Care and multidisciplinary care team, preventive care & wellness, chronic care management. You choose your physician, male, female, language and stay with them as you would a Primary Care Physician

### Acute Care Telemedicine

\$0 Copay Medical, Unlimited Access, family coverage

### Advocacy

- Personal Advocate providing care coordination, supported by physicians
- Bill Negotiation: Specialized approach at reducing member out of pocket expenses using fee benchmarking
- Healthcare Navigation: Claims assistance, fee negotiation, coverage or benefits review, Rx Assistance, physician locator, and centers of excellence

### Behavioral Health Benefits

- \$0 consult, family coverage
- In-the-moment Clinical Support
- Comprehensive Diagnostic assessment
- Short-Term Mental Health Counseling
- Mental Health Advocacy
- Financial and Legal Consultations
- 5 Face-to-face visits, \$0 Consult

### Virtual Health Options

All in one Employee Communication App



# ACCESS YOUR SERVICE PROVIDERS



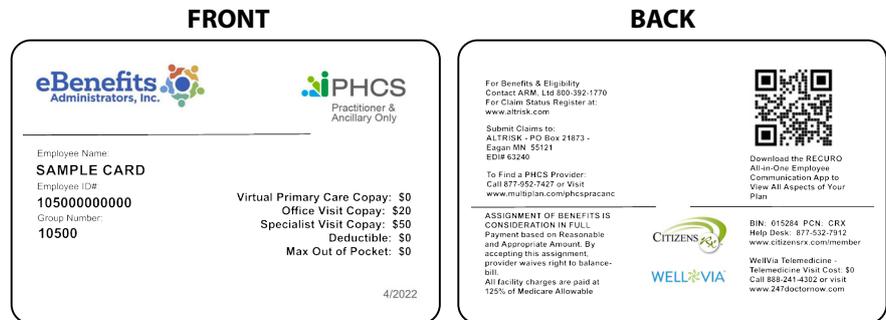
PHCS is a comprehensive network of more than 900,000 in-network providers around the U.S.

To find a provider visit: <https://multiplan.com/phcspracanc>



1. Click "OK" at the bottom right corner
2. Enter type of provider in the search box (Urgent Care, Primary Care, Specialist, etc.)
3. Enter Zip Code and click on the search icon

You will then be enabled to view and/or print a provider directory. For additional information or to verify a provider please contact **1-877-952-7427**



## OUT-OF-NETWORK COVERAGE

### What if my physician or provider is not in network?

1. Physicians and Providers can be nominated to participate
2. Eligible expenses as defined in Plan Benefits Document will be covered when out of network when a network provider is not available within a 50-mile radius. The Maximum Allowable Charge for services from non-network providers is limited to 150% of the equivalent Medicare Allowed Amount.

This does not apply to services that are in-eligible benefits under the plan. In-Eligible benefits will be denied.

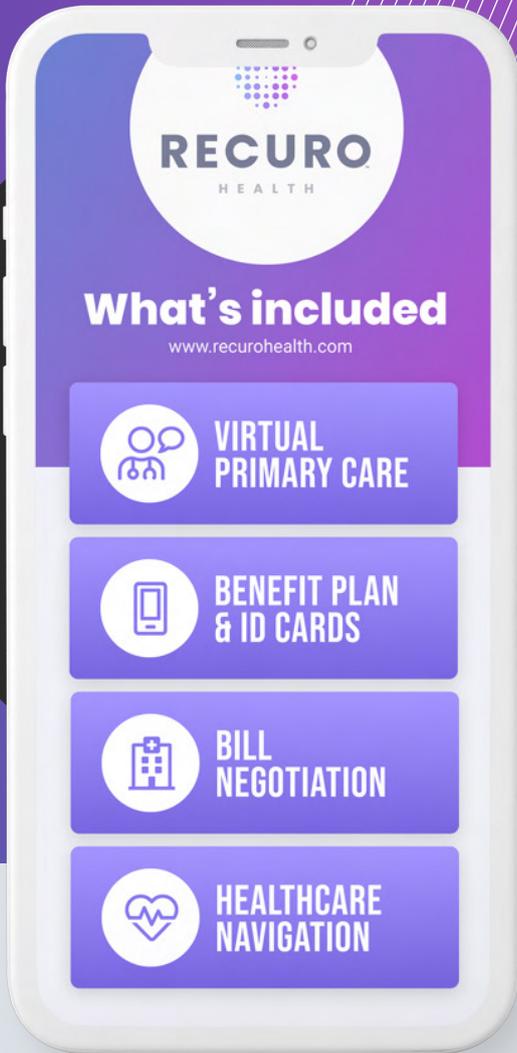
## CUSTOMER SERVICE CONTACT INFORMATION

Questions regarding:

**Benefits, claims, eligibility: 800-392-1770**

To register your account with ARM, Ltd: [www.altrisk.com](http://www.altrisk.com), click on, "Click here to access your account", then "First Time User" Register box. Once registered you can request a copy of your ID Card, view EOBs, email member services, etc.

Changes in Bank Account, adding or deleting dependents, change of address: **Email: [hpsupport@smallassociations.org](mailto:hpsupport@smallassociations.org) or Phone: (888) 994-4979**



# Access Your Doctor 24/7

## PRIMARY CARE FOR A MODERN WORLD

Access a team of integrated primary care physicians available 24/7, 365 days a year! Our virtual doctors provide unbiased, confidential care for the whole family through message-based and video interactions. Best of all, we provide end-to-end health screenings and assessments to determine potential risk factors so you have the most comprehensive care possible!

## QUALITY, LOW COST CARE WITH RECURO HEALTH

- ➔ Answer any health benefits questions
- ➔ Schedule physician appointments in app
- ➔ Save money with low cost in-network care
- ➔ All conversations are 100% confidential

### BENEFIT PLAN & ID CARDS

Digital insurance cards, healthcare spend, wellness incentives, and more all in one app.

### HEALTH ADVOCATE

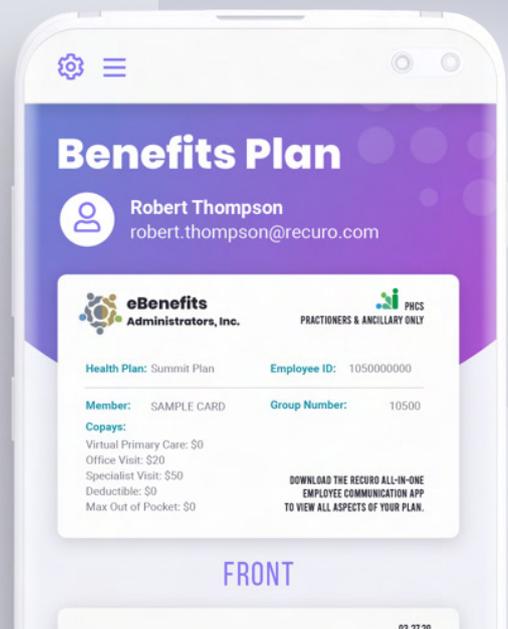
We'll identify and schedule the most affordable in-network care for you!

### BILL NEGOTIATION

Bill negotiation is a place to turn to when faced with unplanned medical expenses.

### BEHAVIORAL HEALTH

In the moment, clinical support and short term face-to-face counseling.



# Virtual Primary Care

## SEAMLESS CARE FOR YOUR FAMILY

Recuro Health's VPC solution offers valuable services to help members save money on routine healthcare costs. Members can access a dedicated Primary Care Physician (PCP) and On-Demand Primary Care all year along with talk therapy, lab work & imaging, ongoing chronic care management & prescription access.

### VIRTUAL-FIRST APPROACH

Recuro Health makes it simple to access virtual primary care visits. Get preventative, ongoing and situational care you need without the financial stress with Recuro's virtual primary care visits within 24 hours for a \$0 visit fee!

Contact a primary care physician and answer a few questions assess your medical needs. Each patient receives a unique treatment plan based on their individual medical history. You can even ask follow up questions - free of charge!



### ON-DEMAND DOCTOR ACCESS

Members can access urgent care medical care, 24/7/365. Receive immediate assistance by phone or through a video chat session. Connect with a U.S. Board Certified doctor within minutes who can diagnose, treat, and prescribe.

## The Digital Medical Home™ Difference

Services & Offerings	Recuro Health	Standard PCP
Appointments within 24 Hours	✓	✗
24/7/365 Virtual Urgent Care	✓	✗
Healthcare Advocate	✓	✗
Available Nationwide	✓	✗
Chat with a Care Team	✓	✗
Intelligent Referrals	✓	✗



Scan to download **Recuro Health**

Search for "Recuro" in your app store to get started. Available for both IOS and Android phones!



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Learn more at [www.recurohealth.com](http://www.recurohealth.com)

