



it's about affordable access to healthcare



Benefits Solutions | 2023



benePerks® was born with the idea of providing access to healthcare without spending more than employees can afford. It then grew into the desire to help employees get protection from accidents and critical illnesses, which are becoming more and more commonplace in today's highpaced work and living environment. Let us do the negotiating! People love getting the best value but not everyone knows how to. So we've made it simple. We've hand selected the best benefits available so that our clients can rest assured that they will have the right coverage in force when they need it the most.



"Our mission is to provide our clients with savings, benefits, & peace of mind."

GREGORY E. MEYER
Chief Executive Officer



who we are

We are company built on the simple idea that hardworking people deserve exceptional benefits! And we want every employee to feel like a hero and get that same level of expert advice and guidance!

Our professional advisors help employers select plans that make sense for them and their employees. We will help you implement the right solutions for your company - whether that includes life, health, dental, vision, income protection, critical illness, or even plans to help in retirement.

We don't just sell insurance - we offer unmatched guidance and support at incredible value!

what we do

We offer a turn-key benefits package without all the hassle traditionally associated with providing a comprehensive benefits plan. With benePerks your employees get access to healthcare including medical, dental, vision, and great voluntary benefits like accident, critical illness, hospital indemnity, income protection, and life insurance. Contribute as much as you want or nothing at all. Access all benefits in one portal, and all carriers on one bill. And we negotiate benefits annually to ensure you always get the best coverage at the best rate.

We are company built on the simple idea that hard-working people deserve exceptional benefits.



Virtual Primary Care

Features 24/7 access to licensed doctors virtually. All members simply call the Patient Advocacy Line (PAL) to speak with a bilingual certified medical assistant to address their medical needs and connect the member with an available physician.

Common medical symptoms include:

- Respiratory Infection
- Cold or Flu
- Bronchitis
- Sinus Infection
- Pink Eye
- Allergies
- Poison Ivy
- UTI

Prescriptions

Multiple ways to purchase medications. Unlike other services, you choose how you want to save and purchase your medications.

Pre-Pay SELECT

This option offers the guaranteed lowest price at a SPECIFIC PHARMACY.

Pre-Pay CHOICE (Retail Pick-up)

Pre-Pay CHOICE benefit lets you choose YOUR FAVORITE PHARMACY with the same guaranteed low price.

Discount Card (Retail pick-up)

Search for your medication and choose how far you want to go for your savings.

Pre-Pay Home Delivery (Save up to 80%)

In many cases, a 90-day supply through Home Delivery can be less than a 30-day supply at a local pharmacy. A fantastic choice for those on recurring medications!

International Pharmacy (Save up to 70% on name-brand medications)

This benefit offers the lowest pricing for name-brand medications. In many cases, two-thirds off the retail price!

Prescription Assistance (income-based program)

See if you qualify by completing a short online form.



(PAP) Patient Advocacy | Diabetic Supplies | Pet Medications

Direct Primary Care

Health Access includes a nationwide direct primary care membership that provides unlimited acute care access via telehealth, primary and urgent care benefits. This membership also offers the detection, treatment and management of 13 chronic disease states for diseases within manageable ranges (chronic diseases include: anxiety, arthritis, asthma, blood pressure, CHF, COPD, depression, diabetes, fibromyalgia, GERD, gout, hypertension, thyroid).

Unlimited Virtual Direct Primary Care

Unlimited access to bilingual licensed medical providers online or by phone, 24/7/365 for minor illnesses and injuries at \$0 out of pocket cost to members.

Unlimited Direct Primary Care

- Unlimited doctor visits with a \$10 visit fee
- Unlimited urgent care visits with a \$25 visit fee

Annual physical

with four labs: complete metabolic panel (CMP), complete blood count (CBC), thyroid stimulating hormone (TSH) and lipid panel

Unlimited Chronic Disease Management

Unlimited treatment and management of 13 chronic disease states for the same \$10 visit fee. Pre-existing conditions within manageable ranges are accepted (including anxiety, arthritis, asthma, blood pressure, CHF, COPD, depression, diabetes, fibromyalgia, GERD, gout, hypertension, thyroid)

Additional Included Benefits

Behavioral Health

Offers support with mental health, financial, physical and emotional well-being*. Whether you have questions about handling stress at work or home, parenting and child care, managing money, or health issues, you can trust.

Expert Medical Advice

Message a Specialist gives individuals and their family members unlimited email access to boards certified physicians, psychologists, ophthalmologists, pharmacists, dentists, dietitians, and fitness experts who provide personal answers to all health related questions

Care Navigation

Help finding in-network providers, getting second opinions and access to transparency tools for treatment costs and quality ratings. Peace-of-mind and lower plan costs with Medical Bill Reviews, Appeals, and Fee Negotiation.

Disclaimer

The direct primary care (DPC) portion of this membership is provided through a third-party organization that is not affiliated with other programs provided with your enrollment. DPC is a healthcare membership, it is not insurance. Dependents under the age of two and over the age of 64 are not eligible for DPC. Dependent children are eligible for membership until the last day of their 25th year. No walk-ins allowed. In-office appointments are only available within business hours (Monday through Friday, 7 AM to 6 PM CST). The member may be directed to another level of care if appropriate, depending on the member's condition and utilization of services. There may be visit fees associated with membership. Telehealth services are provided through MeMD, a third-party provider. Well-woman pap smear pathology interpretation is not included in the annual physical. Dependent on membership type, the annual physical may only be accessible after six consecutive months of membership. DPC does not provide specialty care outside of partner-physician clinics. If Member currently sees a specialist for an advanced disease state, we do not recommend leaving that specialist.

OUR SERVICES

We offer a turn-key benefits package without all the hassle traditionally associated with providing a comprehensive benefits plan. With benePerks your employees get access to healthcare including medical, dental, vision, and great voluntary benefits like accident, critical illness, hospital indemnity, income protection, and life insurance. Contribute as much as you want or nothing at all. Access all benefits in one portal, and all carriers on one bill. And we negotiate benefits annually to ensure you always get the best coverage at the best rate.



The App

Our concierge-level Advocacy service Mobile App will serve as a hub with links to the member plan information, health plan portals, lab values, Physician contacts, pricing options, Rx information, and much more!

Access, Track, and Manage your benefits, online or by mobile, in three easy steps:

Step 1

Download the app at the Apple App Store or Google

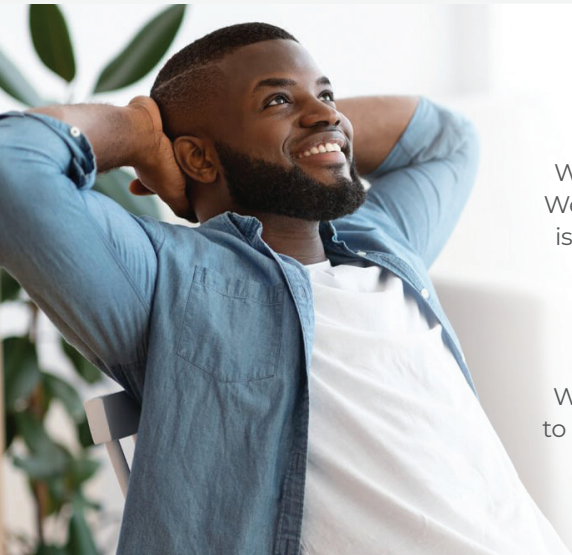


Step 2

Open the app and register with your confirmation.

Step 3

Review benefits, contact support, schedule an appointment, and more!



The Benefits

Get better benefits at work.



We offer a comprehensive approach to benefit solutions for small businesses. We believe every solution should begin with access to healthcare. Virtual Care is your key to provide your employees with access to medical care around the clock, saving you time and money and keeping your workforce healthy. Employees can connect with a physician via telephone or video for medical consultations whenever they need care.

When telemedicine isn't appropriate, like in emergencies, then having access to doctors and urgent care becomes a necessity. We understand this, which is why we offer more than just supplemental insurance - we offer our 3 stage approach to benefits. Core, Fundamental, and Supplemental.



The Perks

Earned Wage Access

Improve recruitment and impact the daily lives of your workforce with Earned Wage Access

Ask HR™ employment law access.

Employers get access to an HR compliance library to help navigate the ever-changing employment laws

Employee discounts.

Access to 1000's of discounts on travel, shopping, and more!



Customer Care

Employees have access to Subject Matter Experts who are available 24/7/365 to answer all of your healthcare related questions. Simply call the Toll-Free Customer Support Line with your benefit and health plan questions today!



OUR PROCESS

1

Schedule an introduction

Request a 15 minute introductory demo



2

benePerks® creates your plan

We will get to work on your benefit plan! Sit back, relax, we've got this for you.



3

Get Started!

Don't hesitate, contact us today!



OUR PACKAGES

Our Advisors will help you decide which option is best for your company and your employees. This guidance is based on your total number of eligible employees, industry, and benefit goals and strategy. Voluntary benefits are available with all packages or stand-alone.

ACCESS Everyday Care

- ☒ Benefit App
- ☒ Benefit Concierge
- ☒ Health Advocacy
- ☒ Virtual Primary Care
- ☒ Direct Primary Care
- ☒ Urgent Care
- ☒ Behavioral Care
- ☒ Prescriptions

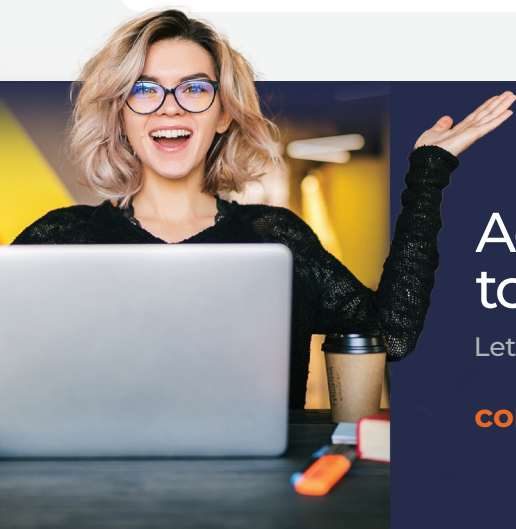
ESSENTIALS Essential Care

MOST POPULAR

- ☒ Benefit App
- ☒ Benefit Concierge
- ☒ Health Advocacy
- ☒ Virtual Primary Care
- ☒ Direct Primary Care
- ☒ Urgent Care
- ☒ Emergency Room
- ☒ Hospitalization
- ☒ Surgery
- ☒ Prescriptions
- ☒ ACA Compliant

FUNDAMENTAL Fundamental Care

- ☒ Benefit App
- ☒ Benefit Concierge
- ☒ Health Advocacy
- ☒ Virtual Primary Care
- ☒ PPO Network
- ☒ Physician/ Specialists
- ☒ Urgent Care / ER
- ☒ Hospital / Surgery
- ☒ Prescriptions
- ☒ ACA Compliant



Additional benefits from great carriers to make your plan complete.

Let's schedule a 15-minute demo to introduce you to benePerks

contact us: (302) 866-0048 | healthyACA@beneperks.com