

MEDVALUE⁺

A low cost plan to help
with the unexpected.

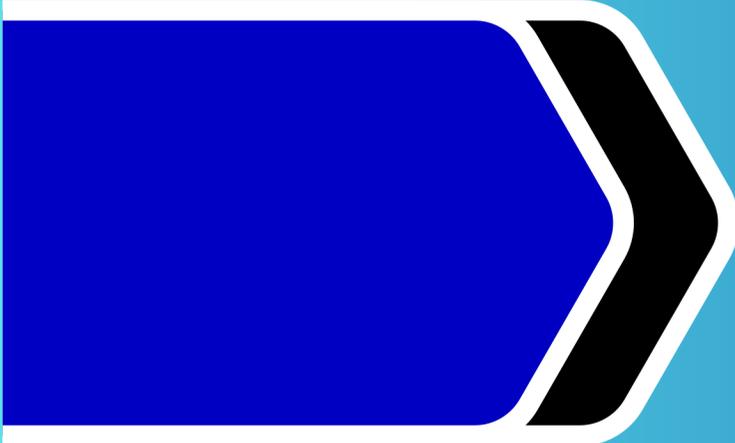


HIGH
DEDUCTIBLE
VALUE
PLAN

NETWORK



Welcome to First Health! We are grateful for the opportunity to serve you.



Our CORE VALUES

- ✔ Put PeopleFirst
- ✔ Create Simplicity
- ✔ Rise ToTheChallenge
- ✔ Inspire Trust
- ✔ Join Forces
- ✔ Champion Safety And Quality

NATIONAL PPO NETWORK

with more than...

5,700 HOSPITALS

52,000 ANCILLARY FACILITIES

993,000 PROFESSIONAL PROVIDERS



In order to find an in-network doctor, urgent care center, hospital or other provider, use our online [provider search tool](#)

MEDVALUE

Benefits Covered

NOT subject to Deductible

Telemedicine*	Virtual Primary Care	
	Urgent Care	\$0 Copay
	Mental Health	
Preventive Care	100%	\$0 Copay

Deductible Options

(The amount the Covered Person pays each benefit year for Covered Services before the Copay is available.)

Individual	\$2,000
Family	\$4,000

Out-of-Pocket Limits

(Includes Deductible, Coinsurance, & Copayments for Covered Benefits)

Individual	\$9,200
Family	\$18,400

*Deductible does **NOT** apply.

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Physician Office Copay's

After the Deductible is met

Primary Care Physician	4 visits per benefit year maximum is combined for PCP office visits, Specialist Office visits, and Urgent Care visits. 2 Visits before Deductible , 2 after Deductible	\$50 Copay
Specialist Office Visit		
Urgent Care Visit		

Testing Copay's

After the Deductible is met

Laboratory		\$25 Copay
Radiology	3 per year	\$50 Copay
Advanced Imaging**		\$400 Copay

Emergency Copay's

After the Deductible is met

Emergency Services	Emergency Room -1 per year Emergency Services - 1 per year	\$500 Copay
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** Prior Authorization Required.

MEDVALUE

Hospital & Surgical Copay's

After the Deductible is met

Surgery in Office**	1 surgery per benefit year; Elective Surgeries not covered	
Outpatient Surgery**		
Outpatient Surgical Services**	(Includes surgeon, anesthesia and any other incurred services associated with outpatient surgery)	\$500 Copay
Inpatient Surgery**	1 surgery per benefit year; Elective Surgeries not covered	
Inpatient Surgical Services**	(Includes surgeon, anesthesia and any other incurred services associated with outpatient surgery)	\$1,000 Copay
Inpatient Hospital Admission**	Stays limited to 1 hospitalizations per benefit year; 5-day limit per hospitalization	

** Prior Authorization Required.

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Other Covered Services Copay's

After the Deductible is met

Physical & Occupational Therapies	8 visits per benefit year maximum combined	\$50 Copay
Durable Medical Equipment (DME)	Copayment is applied per item received; 2 items per benefit year	\$50 Copay

Prescription Drug Copay's

After the Deductible is met

Generic Rx	Preventive Generic is covered prior to meeting deductible. Standard Generics are covered after deductible	\$0 Copay
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Med Defender Pro

Medical Bill Negotiator	Helps to negotiate unexpected medical costs.	Included
Patient Assistance Program	Helps navigate patient assistance programs available in your area (subject to availability)	Included

*** Prior Authorization Required.

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Monthly Rates		MedValue
Age Band		2000
18-29	Employee	\$319.99
18-29	Employee & Spouse	\$639.99
18-29	Employee & Child(ren)	\$629.99
18-29	Family	\$879.99
Monthly Rates		MedValue
30-44	Employee	\$379.99
30-44	Employee & Spouse	\$679.99
30-44	Employee & Child(ren)	\$669.99
30-44	Family	\$939.99
Monthly Rates		MedValue
45-54	Employee	\$409.99
45-54	Employee & Spouse	\$719.99
45-54	Employee & Child(ren)	\$709.99
45-54	Family	\$989.99
Monthly Rates		MedValue
55-64	Employee	\$459.99
55-64	Employee & Spouse	\$739.99
55-64	Employee & Child(ren)	\$719.99
55-64	Family	\$1,029.99

This plan is an ERISA-sponsored plan

TELEMEDICINE



24/7 ACCESS

- ✓ PRIMARY CARE
- ✓ URGENT CARE
- ✓ MENTAL HEALTH CARE

Connect with
**BOARD-CERTIFIED PHYSICIANS,
ANYTIME, ANYWHERE IN THE
UNITED STATES.**



**NO CLAIMS
OR COPAY**



NATIONWIDE



**CARE
COORDINATION**



**EXCLUSIVE
DOCTORS**

BILL NEGOTIATOR

Lower High-Cost Medical Bills

Even with insurance, employees are vulnerable!

Out-of-pocket healthcare costs can be unaffordable, even with insurance, particularly for those with limited coverage or high-deductible health plans.

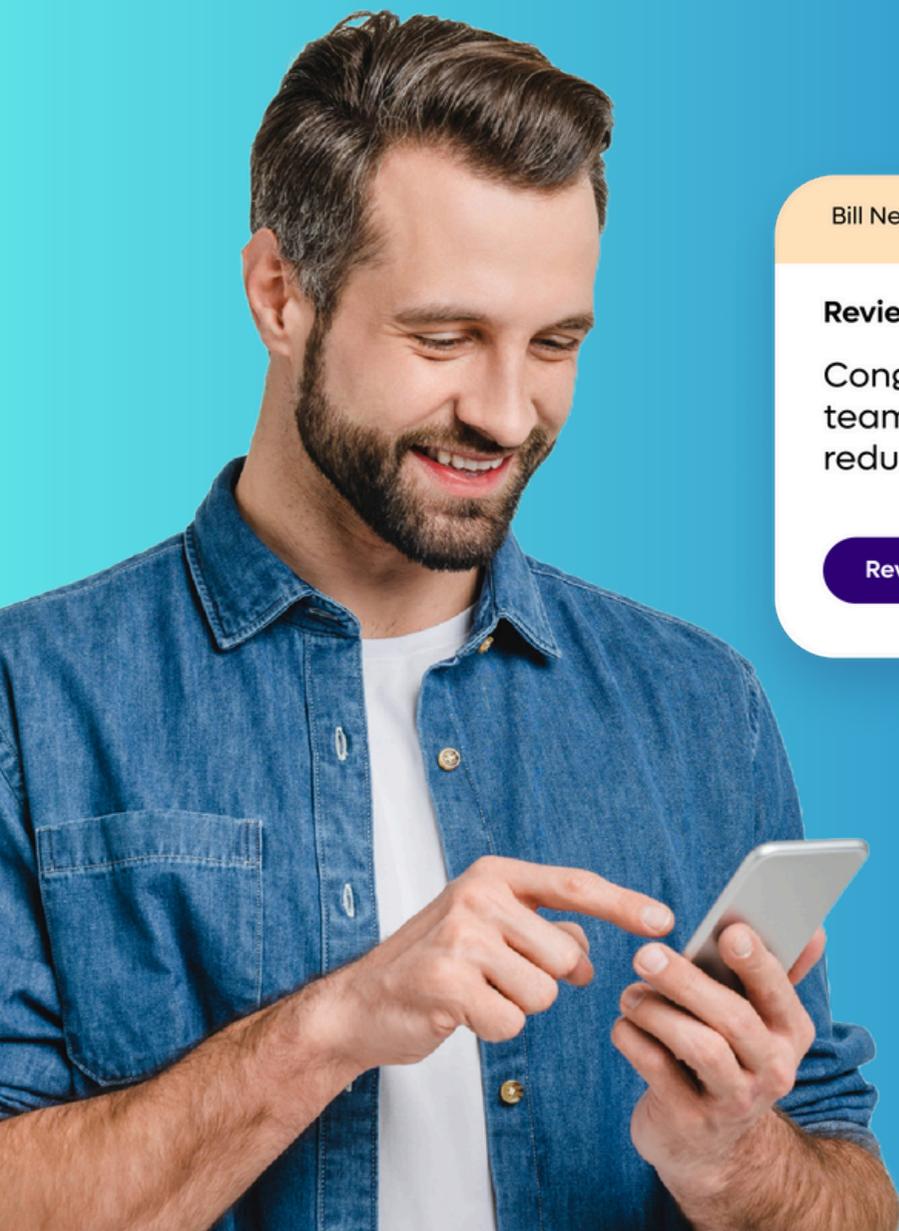
BillAssist seamlessly complements any health plan

No matter the benefit type or coverage, our technology makes it easy for employees to lower out-of-pocket costs through hospital financial assistance programs or bill negotiation. Remaining out-of-pocket costs are further reduced or completely eliminated through our optional DebtProtect program.

25%

Nearly one in four Americans cannot afford a \$400 emergency expense.

Economic Well-Being of U.S. Households survey



Bill Negotiation In Process

Review negotiated discount

Congratulations! Our team was able to reduce your bill!

[Review](#)

9:41

Highland Hospital Bill

Highland Hospital / Feb 25, 2024

Bill Details \$6,845

Updated two weeks ago

[Done](#) [Revisit](#)

Hospital Discount -\$5,653

Updated 1 minute ago \$1,192

[In Process](#) [Continue](#)

Negotiated Discount

Pending

[Not Started](#) [Start](#)

New Total \$1,192