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# A BETTER HEALTH PLAN EXPERIENCE

[Vitorihealth.com/member](https://vitorihealth.com/member)

# Introducing the Vitori Health Plan

**Vitori Health** is designed to help employers and employees and their families have a more affordable health plan with the support that members need in a complex and costly health care system.

- **\$0 copay Telemedicine\*** (physical & mental health)
- **No-cost elective surgeries with preferred access\***
- **Access to no-cost preventative medications** (eligibility required)
- **Access to reduced/no-cost specialty medications** (eligibility required)

*\* Deductible responsibility applies for HSA plans*



# THE DOCTORS YOU CAN SEE

## VITORI HEALTH IS AN OPEN-ACCESS PLAN

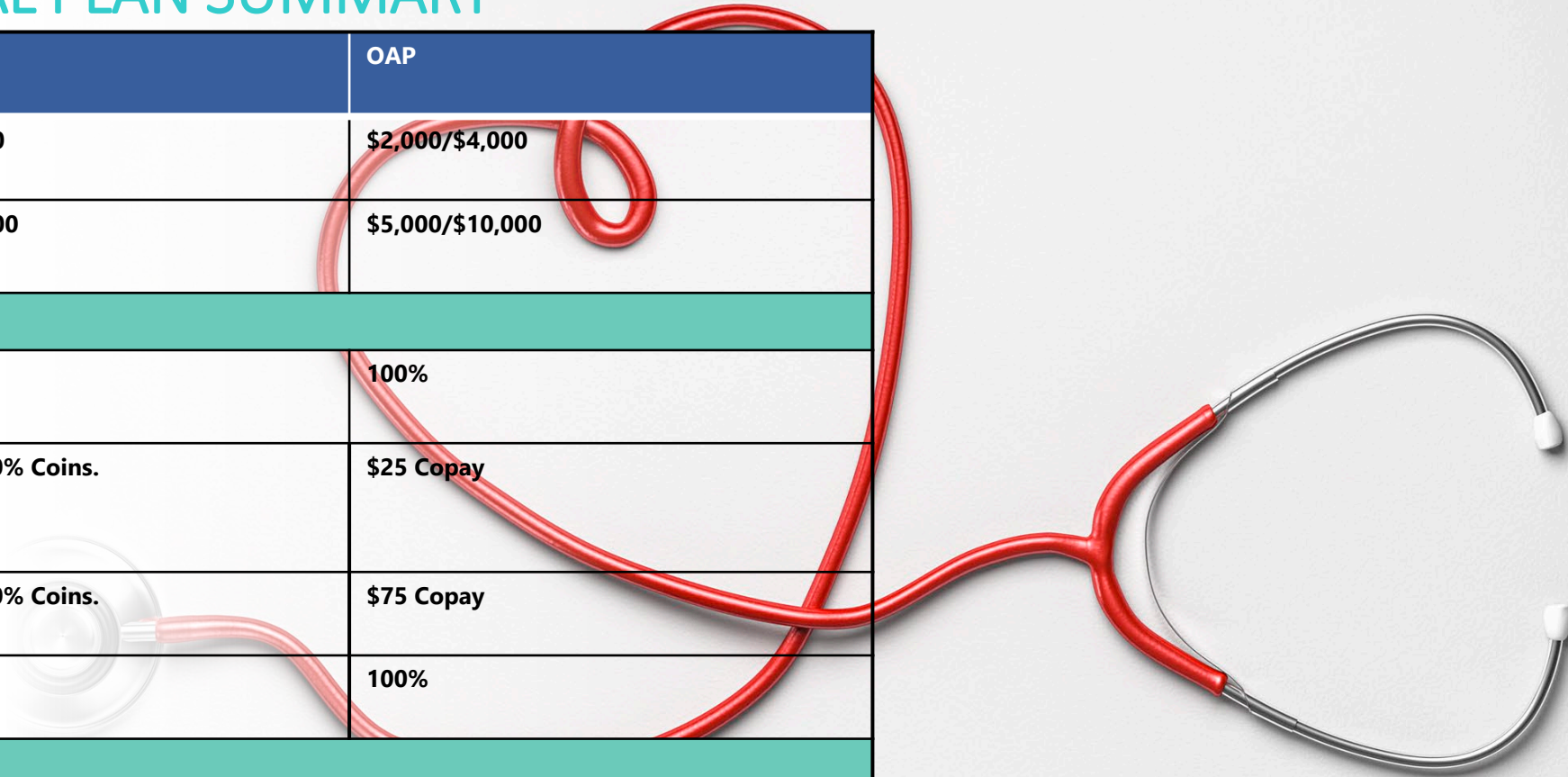
- **Vitori Health does not use a contracted network of physicians and hospitals like traditional insurance. These network arrangements hide the actual price of care until it is billed.**
- **Instead, Vitori Health sets a fair market amount the plan will pay for care based on the actual cost of services and procedures.**
- **There are no out-of-network penalties.**
- **When scheduling your next visit, ask to have your doctor update your insurance information with your Vitori Health ID card.**
- **If needed, have your provider call the Vitori Health Concierge who can verify your benefits and setup billing.**
- **It is possible that a provider may not wish to participate in the plan. In this case, the Vitori Health Concierge can assist you in finding a new provider.**

# MEDICAL BENEFITS

## VITORI HEALTH MEDICAL PLAN SUMMARY



Covered Medical Benefits	OAP HDHP	OAP
Overall Deductible	\$4,000/\$8,000	\$2,000/\$4,000
Annual Out-of-Pocket Maximum	\$5,600/\$11,200	\$5,000/\$10,000
<b>Doctor Home and Office Services</b>		
Preventive care/ screening/immunization	100%	100%
Primary Care Visit to treat and injury or illness	Deductible/30% Coins.	\$25 Copay
Specialist Care Visit	Deductible/30% Coins.	\$75 Copay
Prenatal and Post-natal Care	100%	100%
<b>Emergency And Urgent Care</b>		
Emergency Room	Deductible/30% Coins.	\$500 Copay
Urgent Care	Deductible/30% Coins.	\$50 Copay



# PHARMACY BENEFITS



Covered Pharmacy Benefits	OAP HDHP	OAP
Pharmacy Deductible	\$4,000/\$8,000 (Combined with Medical)	No Deductible
Pharmacy Out-of-Pocket	\$5,600/\$11,200 (Combined with Medical)	\$5,000/\$10,000 (Combined with Medical)
<b>Prescription Drug Coverage</b>		
<b>Tier 1 – Typically Generic</b> 30-day supply 90-day supply	<b>Deductible + \$10 Copay</b> 2x 30 day	<b>\$10 Copay</b> 2x 30 day
<b>Tier 2 – Typically Preferred Brand</b> 30-day supply 90-day supply	<b>Deductible + \$50 Copay</b> 2x 30 day	<b>\$45 Copay</b> 2x 30 day
<b>Tier 3 – Typically Non-Preferred Brand</b> 30-day supply 90-day supply	<b>Deductible + \$80 Copay</b> 2x 30 day	<b>\$70 Copay</b> 2x 30 day
<b>Tier 4 – Specialty Brand</b> 30-day supply	<b>Deductible + 30% Coinsurance (\$250 Max)</b> 2x 30 day	<b>30% Coinsurance (\$250 Max)</b> 2x 30 day





# VITORI HEALTH

## Specialty Prescription Assistance Program

- Vitori Health offers *qualifying* members the opportunity to fill certain Specialty and brand-name prescription drugs that are on the formulary at *no cost* or *reduced cost* through our *Specialty Prescription Assistance Program*.
- Pharmaceutical manufacturer assistance that covers full or partial prescription cost
- Copay Coupons that can *remove* your copay responsibility
- Sourcing your medication through lower cost *International* pharmacies at a \$0 cost to you.
- The Vitori Health Team will also contact eligible members throughout the plan year with the option to enroll.
- Contact Concierge to get started!



- **With your Vitori Health Plans, Costco's Mail Order Pharmacy and Costco's Pharmacy Specialty Services will be part of your prescription drug benefits.**

**... and the best part..  
NO Membership required!**

- **Call the numbers listed on the slide, or go online to inquire about your specific prescriptions and see how Costco can help reduce your medication costs or conveniently deliver to your door.**



### **Sign up for Costco Mail Order Services.**

Costco can deliver all your ongoing medications to your home, or whichever location is most convenient for you. It's easy- you don't even have to be a Costco member to receive mail order prescriptions. If you are new to Costco Mail Order Pharmacy, you can set up your account:

**online at: [pharmacy.costco.com](https://www.pharmacy.costco.com) by**

**phone at: [1-800-607-6861](tel:1-800-607-6861)**

Once your account is set up, you will be able place an order.

### **Questions?**

Costco's customer service agents are available **5AM-7PM PT Monday through Friday** and **9:30AM-2PM PT on Saturdays** at the number listed above.



### **Sign up for Costco Specialty Services**

We will help you get the most from your specialty medication therapy with the following services:

- Support to make sure your medication therapy is the best fit for you.
- Quick and easy delivery to your home or prescriber's office.
- Personal care from an expert Patient Care Coordinator.

Assistance with your specialty medication refills.

### **Contact Us to Enroll**

To enroll with Costco Specialty Services, please call **1-866-443-0060**. Costco's Patient Care Coordinators are available **6AM-7PM PT Monday through Friday** and **6AM-2:30PM PT on Saturdays** at the number listed above.

## International Pharmacy Program

Vitori Health as the Plan Administrator is offering a great option for you to save money on certain brand name prescription drugs through the International Mail Order Program by partnering with ElectRx. You can order your brand name drugs from Canada, New Zealand, Australia and England using the same “brick and mortar” pharmacies that people in these countries use for their medications. Plan Members will have a \$0 co-pay (**FREE!**) on all Brand drugs on the Elect Rx Drug List. ElectRx is a confidential third-party program following all appropriate HIPAA regulations. Here is how you can begin using the program.

1. Members can enroll by calling (855)353-2879. A Customer Service Representative will complete the enrollment process and order for you. You will be asked several questions related to your medical condition including any known allergies and a list of the prescription drugs you are currently taking. You should have those prescription drugs with you when you make the call.
2. Have your Physician prepare a prescription with 3 refills and FAX it to the Elect Rx Toll Free Number at (833) 353-2879. Again, you have a \$0 co-pay on your prescription and subsequent refills. You will receive an automated reminder notification of a pending renewal/refill. Shipping takes 5-15 business days from the date of completed requirements Tip: Have a 30-day supply on hand to allow for plenty of delivery time.



Elect Rx Customer Service: (855) 353-2879



ElectRx Physician Fax: (833) 353-2879 or;

Escribe: A and M Pharmacy, 8282 Woodward Ave. Detroit, MI 48202 NCPDP 2338514 Fax-313-875-2869

Important: please indicate in the note or comment section: ELECTRX



Customer Service Email: [info@electrx.com](mailto:info@electrx.com)





# PREFERRED SURGERY PROGRAM

ZERO COST TO YOU FOR PLANNED, NON-EMERGENCY SURGERIES THROUGH VITORI HEALTH\*

Your out-of-pocket responsibility (i.e., deductible and coinsurance) is waived when selected high quality health care providers are used through the Vitori Health Plan. The goal is for you to find the best quality care at the best price and to select a physician well-suited for your specific need.

## PROGRAM BENEFITS

- Quality Care
- Concierge Service
- Preferred Access
- No Out-of-Pocket Cost

Through the Vitori Health Concierge you'll be able to identify a participating surgeon that meets rigorous credentialing standards, schedule your appointments (preferred access), coordinate logistics such as medical record transfers and any necessary travel arrangements, and ensure you have access to the best information as you make decisions about your care. *Coverage for Spine and Joint Replacement procedures will only be available through these participating providers.*

## SURGEONS OF EXCELLENCE

- Have extensive training and are board certified
- Have demonstrated high quality results in their specialties

*\*HSA Plan members must first meet deductible before member cost is waived; claims are held to the end of the year to allow time for accumulations to reduce or eliminate cost.*

# take care of your physical and mental health this season.

Welcome to MDLIVE! Your anytime, anywhere doctor's office.



Now visiting the doctor is easier than ever. Avoid waiting rooms and the inconvenience of going to the doctor's office. Visit a doctor by phone, secure video, or MDLIVE App. Physicians are available 24/7, outside of normal business hours, nights, weekends and even holidays!

You can have your first therapy appointment in a week or less, from the comfort and privacy of home. Here's how:

## how it works

- Instead of going to an ER or urgent care
- Common cold and flu
- Allergies
- Vomiting and Diarrhea
- Urinary problems/UTI
- Insect bites
- Trauma & PTSD
- Phobias
- Panic Disorders
- Life Changes
- Anxiety and Depression
- Grief & Loss
- And more

- Create your secure account.
- Choose from the MDLIVE network of mental health professionals.
- Select an appointment time that works best for you.
- Speak with the same professional for every appointment, or switch at any time for a better fit.



Create your account today.

[vitorihealth.com/telehealth](https://vitorihealth.com/telehealth)

844.677.6856

# Behavioral Health Counseling

MDLIVE is here to help.

If you are suffering from anxiety, depression, stress, or other mental health issues, you can have confidential virtual visits with MDLIVE licensed therapists and board-certified psychiatrists.\*\*

Get the tools, strategies, and medication management you need to help you feel more like yourself from the privacy and safety of home. You can choose the same provider for every visit or switch anytime.

Our licensed therapists can help with talk therapy and strategies for:

Addictions

Grief and Loss

Panic Disorders

Stress Management

Anxiety

LGBTQIA Support

Parenting Issues

Trauma and PTSD

Bipolar Disorder

Life Changes

Postpartum Depression

Women's Issues

Depression

Men's Issues

Relationship Issues



# Concierge Services

The Concierge can assist with information regarding scheduling visits with providers and coordination with your doctor's office.

If you're looking for a new provider, they can assist you with locating doctors in your area that are accepting new Vitori Health patients.

Member Advocates are experienced in communicating with provider office administration and billing staff and are ready to support ongoing care needs for members who need to schedule with a physician for non-emergency or urgent care.

Call the Concierge for:

- Benefit questions
- Billing questions
- Orientation to app / portal
- Claims questions
- Pharmacy assistance
- And more

**If you have any questions regarding your health plan benefits, you have a Concierge team ready to help!**

# Member Advocates

**Member Advocates** are experienced in communicating with provider office administration and billing staff and are ready to support ongoing care needs for members who need to schedule with a physician for non-emergency or urgent care.

- **Member Advocates can:**
- **Contact your current Provider(s) to assist with adding [Vitori Health](#) as your insurance plan in advance of any office visits.**
- **Locate and coordinate appointments with any new Providers you may need to see:**
  - Primary care physicians
  - Cardiologist
  - Pediatricians
  - Mental Health Providers
- **Help you navigate your Prime Network and Open Access plan and speak with providers on your behalf!**
- **Work with you to find options in your area for medical services and appointments such as:**
  - Diagnostic testing (labs, x-rays, MRI, etc.)
  - Non-emergent procedures or appointments at Facilities or Urgent Care
  - Durable Medical Equipment coordination (i.e insulin pumps, CPAP supplies)
  - Medication inquires

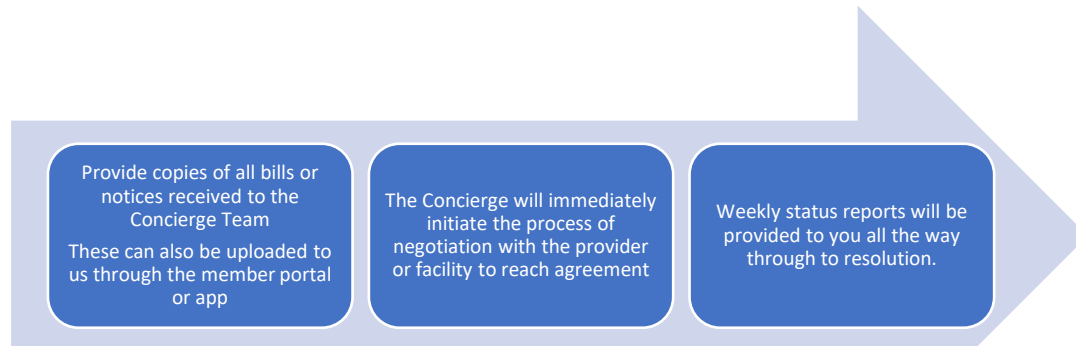
**Balance Billing** occurs when a healthcare provider accepts the “plan allowed” amount, but then bills the patient for the difference between the original billed charges and the amount paid by the plan.


### Review your EOB

If you have paid the total itemized co-pay, deductible and out of pocket responsibility listed on your Explanation of Benefits (EOB) and have received an additional bill from your provider, then you have received a Balance Bill.

**DO NOT PAY THE BALANCE BILL AND CONTACT THE CONCIERGE RIGHT AWAY!**

Members of Vitori Health are **NEVER** responsible for paying a Balance Bill. We are ready to help you through the process.





Forwarding Service Requested

\*\*\*\*\*  
PB-KCK-35-LNV 1130  
JANE DOE  
123 MAIN STREET  
ANYTOWN, NY 12345-6789

Page 1 of 2

**Explanation of Benefits**

RETAIN FOR TAX PURPOSES  
**THIS IS NOT A BILL**

**Customer Service**

For any questions, please contact the Vitori Health Concierge Team at (855) 555-1234

Date: 9/14/2021  
Claim # 221-000000052-00  
Member ID: ACME0000257  
Member Name: DOE  
Plan Sponsor: ACME Corp

Claim #: **221-000000052-00**      Provider: Dr. Smith  
Patient: **JANE DOE**      Patient Account #:

Dates of Service	Service Code	Total Charge	Ineligible Amount	Covered By Plan	Discount Amount	Deductible Amount	Access Fee/CoPay	Balance Amount	Paid At	Reason Code	Payment Amount
08/25-08/25/2021	POV	\$303.00	\$0.00	\$101.20	\$111.71	\$101.20	\$0.00	\$0.00	80%	PHC	\$0.00
Column Totals:		\$303.00	\$0.00	\$101.20	\$111.71	\$101.20	\$0.00	\$0.00			\$0.00
Patient's Responsibility:										<b>\$191.29</b>	
										Other Credits or Adjustments	\$0.00
										Total Net Payment	\$0.00

**Service Code Description**

POV      Physician Visit Office

**Reason Code Description**

PHC      Paid in accordance with the PHCS discount rate agreement

**Accumulators**

In-Network/Out-of-Network	Description	Amount Met	Amount Remaining	Maximum Amount
In-Network	Individual Deductible	\$089.10	\$1,511.81	\$2,500.00
In-Network	Individual Out of Pocket	\$089.10	\$2,211.81	\$3,200.00
In-Network	Family Deductible	\$089.10	\$4,011.81	\$5,000.00
In-Network	Family Out of Pocket	\$089.10	\$5,411.81	\$6,400.00

Plan Accumulators updated based on when above claim was printed.

**Additional Information**

COMPARE THIS EXPLANATION OF BENEFITS TO THE BILL FROM YOUR DOCTOR

Be sure to compare the "What You Owe" amount listed here to the bill you receive from your doctor or provider. The amount your doctor or provider should charge you is limited to an established fair and reasonable amount. If you receive a higher bill or are contacted by your provider for additional payments beyond what is outlined here, please contact the Vitori Health Concierge team at 844-555-1234.

In local terms: The allowed amount of Plan benefits for medical professional and facility claims are limited under the terms of the Plan Document (available upon request or in the Vitori Health member portal at vitorihealth.com/member) to Permitted Payment Levels that are established relative to objective data used to establish reasonable payment for the provided goods and services, notwithstanding the amount of the billed charges. Benefit determinations may be appealed in accordance with the terms of the Plan.

# A BETTER MEMBER EXPERIENCE GETTING STARTED WITH YOUR HEALTH PLAN

## WELCOME KIT SAMPLE



**Vitori**  
101 Corporate Blvd, Suite 110  
Ipswich, MA 01938

Forwarding Service Requested

Penelope Jacobs  
120 Old Orchard Road  
Anytown, US 01234

June 30, 2021

Dear Penelope,  
Welcome to the Vitori Health Plan. Here is your member ID card for the HDHP plan you have enrolled in. You can start using your card on July 1, 2021. Have questions about your benefits? Call the Vitori Health Concierge Team at 888-123-4567.

Sincerely,  
The Vitori Health Team

id card placed here

Your Vitori Health Plan Identification Card is here.

**Vitori**

### Your benefit summary

View the full plan details in the Centivo app or member portal in the

**Benefit details**

Plan features	Deductible (Individual/Family)
Preventive care	Out-of-pocket maximum (Individual/Family)
Office visit - primary care	Prescription drug (annual physical, immunizations, and screenings)**
Office visit - specialist	Office visit - primary care
Office visit - telemedicine (MDLIVE)	Office visit - specialist
Office visit - telemedicine (MDLIVE)	Telemedicine visit (MDLIVE)
Therapeutic services (physical, occupational, speech therapy)	Behavioral health - individual therapy
Chiropractic services (only if provider establishes / approves a treatment plan that details the treatment, and specifies frequency and duration)	Therapeutic services (physical, occupational, speech therapy)
Lab work	Chiropractic services (only if provider establishes / approves a treatment plan that details the treatment, and specifies frequency and duration)
Basic imaging (such as X-rays)	Emergency room**
Advanced imaging (such as MRIs and PET scans)	Ambulance
Surgeries (inpatient/outpatient)	
Hospital stays (inpatient/outpatient)	
Transplant and prosthetic services	
Delivery and all inpatient professional services	
Urgent care visits	
Emergency care	

**Pharmacy deductible**

Tier	Combined with medical
Tier 1	Deductible + 30% coinsurance
Tier 2	Deductible + 30% coinsurance
Tier 3	Deductible + 30% coinsurance
Specialty	Deductible + 30% coinsurance

**Vitori**

### How to access more information about your benefits

**Centivo App and Member Portal:**  
Text "DOWNLOAD" to 45021 or visit [my.centivo.com](http://my.centivo.com)

With Vitori Health, you have access to the Centivo app and member portal to manage your benefits, testing "DOWNLOAD" to 45021 or visiting your app store. Or go to [my.centivo.com](http://my.centivo.com), here you can access your plan details, view cost information and Explanation of Benefits statements. EOBs for any healthcare you receive, view or print your electronic ID card, send a message to the Vitori Concierge Team, and more. You will need to create an account the first time you visit the Vitori Health member ID, which can be found on the front of your Vitori Health member ID.

**Vitori Health Concierge Team:**  
833-909-1094  
Call the Vitori Health Concierge Team with any questions throughout the year, available through Friday from 8 am to 8 pm ET at 833-909-1094.

**Pharmacy Information:**  
To learn more about your pharmacy benefits or view the list of covered medications, visit [portal.at.my.centivo.com](http://portal.at.my.centivo.com). You will need to create an account the first time you visit the Vitori Health member ID, which can be found on the front of your Vitori Health member ID.

**Telemedicine through MDLIVE:**  
You have access to physical and mental health telemedicine (virtual care) 24/7/365 through MDLIVE account or an MDLIVE account tied to a previous employer's health plan, call MDLIVE to update your health plan to Vitori to ensure that you receive coverage under your Vitori Health plan.

**Free Preferred Access Elective Surgeries:**  
Vitori offers planned, non-emergency surgeries at zero cost to you when you work with the Vitori Health Concierge Team to identify participating surgeons, schedule your appointment in which you'll get pre-approval and coordinate the logistics for your surgery. Covered procedure categories include but are not limited to orthopedics, spine, general surgery, gynecology, bariatric, ear nose and throat, GI, and more. Coverage for bariatric, spine and joint replacement procedures will only be available through participating providers. These are highly complex, high risk surgeries, so we want to ensure you have access to quality surgeons. Call the Vitori Concierge at 833-909-1094 for more information.

**Vitori**

### Understanding your plan

**The doctors you can see**  
With Vitori Health, you have access to any doctors, hospitals, or facilities in the US and there are no out-of-network/health care providers.

**Your Vitori Member Concierge: Here to support you**  
You have concierge support available to help you in case you have any problems before, during, or after your care. Your Vitori Member Concierge's role is to:

- Answer questions about your benefits plan and coverage
- Provide an orientation to the Centivo app or member portal
- Verify your insurance coverage with doctors' offices
- Assist with any billing questions or unexpected bills
- Assist with pharmacy coordination

**Frequently asked questions**

**A doctor/other provider says that they do not accept my insurance. What do I do?**  
Sometimes this happens if the provider's office does not recognize the logo on your ID card. Explain that your health benefits can be verified by contacting Vitori Health at the toll-free number on the back of your ID card.

**What if the provider asks me to pay more than what my health plan says I owe?**  
Unexpected billing is rare, but can occur in any health plan. If this happens, contact the Vitori Health Concierge Team at 833-909-1094 for assistance. Do not pay more than your benefits plan cost-share on your EOB.

**How will I know if I should pay my bill or if I am being balance billed?**  
The Vitori EOB shows how much you owe. When you get your statement from your provider, compare the amount you are being billed to your EOB. If the amount on the statement is more than that on your EOB, you are being balance billed.

**What should I do if I get a balance bill?**  
Contact the Vitori Concierge Team immediately. Be prepared to send us a copy of the front and back of the provider statement. Your Vitori Concierge will contact the provider on your behalf. Under the Fair Credit Billing Act (FCBA), you have 60 days beginning from the date on the first statement you receive to dispute a balance bill with the provider.

**Should I make any payments on the statement I received?**  
Pay only the balance you owe, as stated in your EOB from Vitori. If you cannot pay the entire balance at one time, make payment arrangements on the balance owed, or make a monthly, good faith payment against it. Never sign a payment plan or verbally agree to pay an amount that is greater than what you owe, per the EOB.

**Make sure you are paying the right amount for any care you receive**  
After you receive care, you'll get an Explanation of Benefits (EOB) from Vitori that outlines the amount you owe to your provider for the care received. Be sure to compare this amount to the statement you receive from your provider to ensure they match.

If your provider asks you to pay a higher amount than what is stated in your EOB, contact the Vitori Health Concierge Team at 833-909-1094, right away.

Call the Vitori Health Concierge Team any time you need help.

**Vitori**

HDHP Plan, sponsored by Acme Corp

**Member**  
PENelope SMITH  
Coverage: Employee Only  
Member ID: ACME17654321  
Group ID: ACME1

**Medical Plan**  
Member ID: 01234  
Rx PCN: MENTGG  
Rx GRP: VRUDDGG

**Pharmacy Plan**  
Member ID: 01234  
Rx PCN: MENTGG  
Rx GRP: VRUDDGG

**Member Support**

Vitori Health Concierge: 833-765-4321  
Rx Benefits Support: 844-866-1268  
Vitori Member Portal: [vitorihealth.com/member](http://vitorihealth.com/member)  
MDLIVE Phone: 844-677-6656

For Physical & Mental Health Telemedicine, visit [vitorihealth.com/telehealth](http://vitorihealth.com/telehealth)

**Medical Claims Submissions**

Providers file claims to:  
Electronic Payer ID#: 32691  
Address:  
Claims  
P.O. Box 211681  
Eagan, MN 55121

**Eligibility**

To confirm eligibility, verify benefits or check the status of a claim, please call Vitori Health at 833-765-4321.  
Possession of this card or obtaining pre-certification does not guarantee coverage for the services or procedures reviewed.

**Utilization**

Pre-certification is required prior to any hospital admission. Please have admitting physician or member call 833-765-4321. Emergency admission must be certified on the next business day.  
Failure to obtain pre-admission/admission certification may result in a reduction of benefits.



# Creating your account on the Vitori Health app or member portal is easy!

Download the Vitori Health app (Text “VITORI” to 65021 or visit your app store)

Visit the member portal at [vitorihealth.com/member](https://vitorihealth.com/member) once you receive your Member ID in the Welcome Packet.

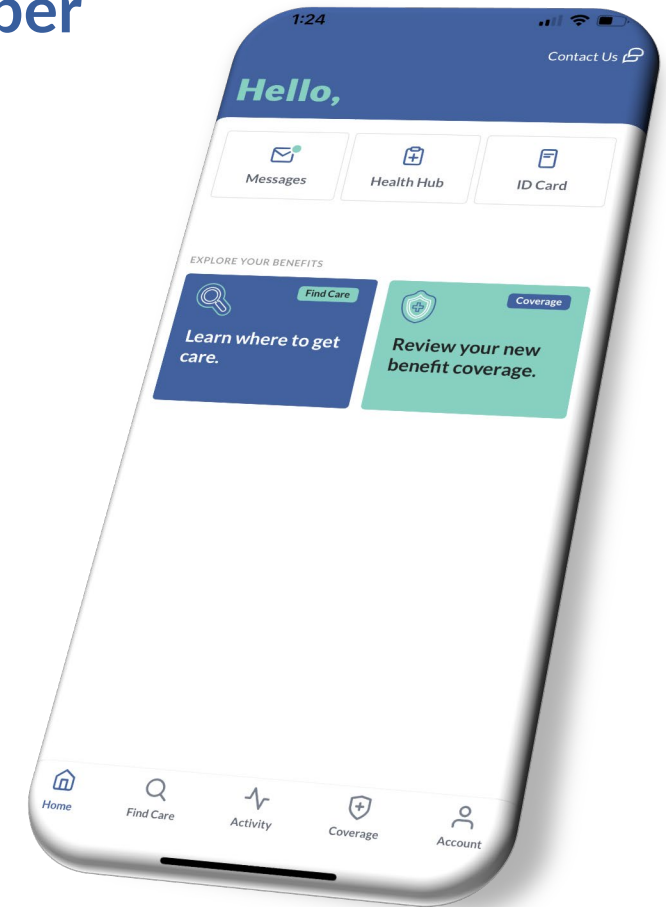
## Explore your benefits

Take a few minutes to read more about your plan.

Select **Learn where to get care** and **Review your new benefit coverage**.

Select **ID Card** to view your member ID card.

If you need any help, select **Contact Us** in the top right corner. You can submit a message or click to call if you're on a mobile phone.



Vitori Health  
Health & Fitness

GET





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 **vitori**<sup>TM</sup>  
HEALTH