

Activated through:

COVERED 



Population Science
Management

CDR ROLES AND RESPONSIBILITIES

Welcome to your role as a Consumer Data Respondent (CDR)

Population Science Management (PSM) is a data research and analytics company with the mission of empowering individuals to earn money by sharing their personal data. PSM employs **Consumer Data Respondents (CDRs)**, who provide insights into their health and consumer habits. As a CDR, each person is recognized as a **Working Owner** of PSM.

As a member of PSM, you are expected to respond to tasks as they arise. The majority of these tasks involve short but impactful surveys. The frequency of requests varies based on several factors, ranging from once per quarter to as frequently as once per month in the first year. Payment amounts vary, ranging anywhere from \$5 to \$100.

Active CDRs are eligible to participate in group benefit plans, including group medical benefit plans and other benefits made available to similarly situated Working Owners, contingent upon monthly contributions. Your contributions play a significant role in advancing our mission to improve healthcare, and we value the impact of your work.



JOB REQUIREMENTS

- ✓ *To receive payment, you are required to complete assigned tasks and surveys upon request.*
- ✓ *As a Consumer Data Respondent, you must activate your account and watch the orientation video during your first quarter. This video will guide you on how and where your work will be posted.*
- ✓ *Completion reminders will be sent via email and/or text.*





GETTING STARTED

Begin by downloading the **Covered365** application. Covered365 is a secure, personalized online portal that you can access anytime from any device.

Ways to access Covered365:

- 1 Learn more via our website, <https://covered365.net/>



- 2 Downloading the app from the Apple App Store or Google Play



[Click here to download](#)



[Click here to download](#)

COVERED 

 Username

 Password

Log in

[Forgot your password?](#)

HOW TO ACTIVATE

- 1 **Activate your Account.**
Use Your Detego Health Member Portal credentials.
- 2 **New Users or No Member Portal Access?**
Call Member Services at 866-200-2513 to get access.
- 3 **Log Into Covered365.**
Once logged in, you can complete surveys, access your benefits, view claims, and manage your health information.



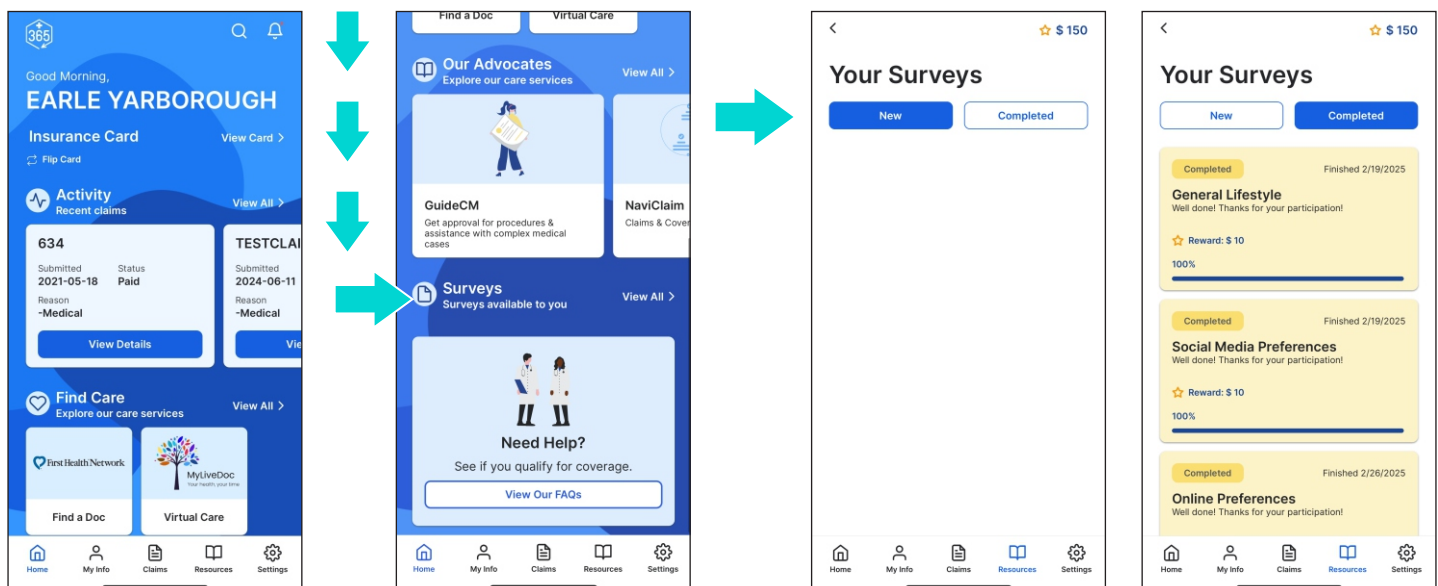


SURVEYS

As a PSM Working Owner, you will be assigned monthly or quarterly survey(s). These must be completed to maintain your active status and continue receiving Health Benefits.

How to Access and Complete Your Assigned Surveys in the Covered365 App:

- Log into the Covered365 App.
- Scroll down until you see the section labeled **Surveys**.
- Tap on **Surveys** to view both **New** and **Completed** surveys.
- **Select any new survey** that has not been completed, then follow the prompts to complete and submit it.



GET PAID VIA

CommercePayments®

PreferPay®

ENABLED BY VISA DIRECT

STEP-BY-STEP GUIDE




How Consumer Data Respondents Get Paid?

- ✓ **Survey(s):**
Complete your assigned survey. Your submission will take 1 business day to process its completion.
- ✓ **Direct Deposit:**
Enables payment recipients to receive funds in their bank account within 2-4 business days.

1 **Email from Detego Health:**

You will receive an email stating that your payment is available.

- Click the “Get Start” link provided in the email to confirm your identity.
- You will receive reminders up to 6 days.
If you do not confirm your identity, your payment request will be considered closed and void. You will need to contact your Recruiter to resubmit a new payment request to Detego Health. Once the new payment details come through, you will then receive the payment available emails and have another 7 days to accept and process.

 **DetegoHealth**
Discover A Better Plan

Your payment from Detego Health is available

Karen Yarbrough,

Your payment from Detego Health is available. Here is what you need to do:

- Click the link below for the secure website to confirm your identity
- Choose a payment option
- Provide your account information
- Authorize your payment
- Once you are done, you will receive a confirmation email

For the quickest access to your funds, please approve the payment electronically through the link below. If you have any questions, please contact a Detego Health representative by calling us toll free at 866-441-8210 or emailing Workingownerpayment@detegohealth.com.

I am ready to set up my payment!

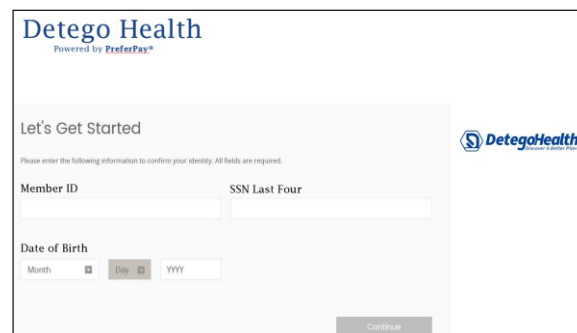
Get Started

Your site access will expire on 12/23/2021.

CommercePayments® PreferPay®

STEP-BY-STEP GUIDE

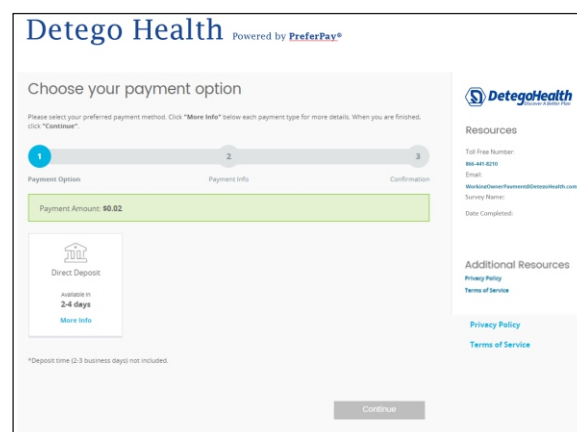
- 2 Let's Get Started:**
Enter in your information to login.



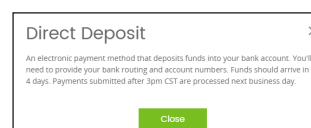
The login page for Detego Health, powered by PreferPay. It features a 'Let's Get Started' heading and a form to enter Member ID, SSN Last Four, and Date of Birth. A 'Continue' button is at the bottom right.

- 3 Choose Your Payment Option:**
Direct Deposit is the only option Detego Health and PreferPay is offering.

- Select “Direct Deposit”
- A Direct Deposit blurb will pop up stating: *“An electronic payment method that deposits funds into your bank account. You’ll need to provide your bank routing and account numbers. Funds should arrive in 2-4 days. Payments submitted after 3pm CST are processed next business day.”*



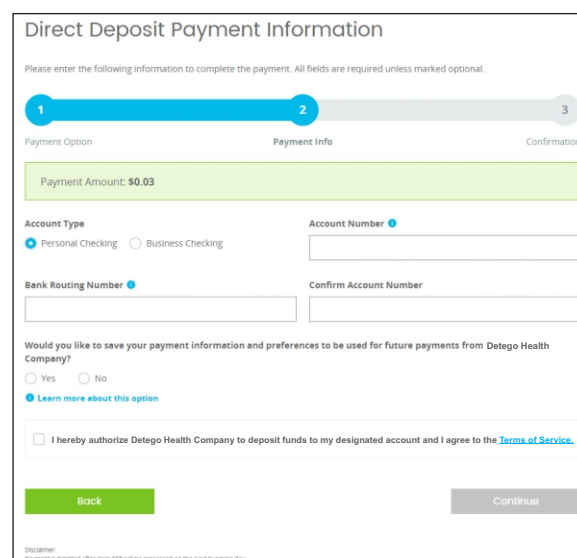
The payment option selection page for Detego Health. It shows a progress bar with three steps: 1. Choose your payment option, 2. Payment info, and 3. Confirmation. The 'Direct Deposit' option is highlighted. A 'Continue' button is at the bottom right.



A pop-up blurb titled 'Direct Deposit' explaining that it is an electronic payment method that deposits funds into the user's bank account. It states that funds should arrive in 2-4 days and that payments submitted after 3pm CST are processed the next business day. A 'Close' button is at the bottom.

- 4 Direct Deposit Payment Information:**
Enter in your bank account information that you want your payments sent to.

- You have the option to save your payment information for future payments.
- Select the checkbox for Terms of Service before you can click Continue.



The 'Direct Deposit Payment Information' page. It shows a progress bar with three steps: 1. Choose your payment option, 2. Payment info, and 3. Confirmation. The 'Payment info' step is active. It includes fields for Account Type (Personal Checking or Business Checking), Account Number, Bank Routing Number, and Confirm Account Number. There is a checkbox to save payment information and preferences for future payments, and a checkbox to authorize Detego Health Company to deposit funds to the designated account and agree to the Terms of Service. A 'Back' button and a 'Continue' button are at the bottom.

CommercePayments® PreferPay®

STEP-BY-STEP GUIDE

5 **Direct Deposit Payment Review:** Confirm your Bank Account information.

- Submit

Direct Deposit Payment Review

Please review the following information. Use the "Back" button to make changes. If everything is correct, click "Submit" to process your payment.

1

2

3

Payment OptionPayment InfoConfirmation

Payment Amount: \$0.03

Your Information

Account Type:	Personal Checking
Bank Routing Number:	101000019
Account Number:	****6789

BackSubmit

Disclaimer:
Payment submitted after 3pm CST will be processed on the next business day.

6 **Payment Receipt:** You will receive a payment receipt on the portal as well as through your email

- Confirmation within Portal

Your Direct Deposit Payment is Processing!

A copy of this receipt has been emailed to you. You should receive funds in your account in 2-4 days. Payments submitted after 3pm CST will be processed on the next business day.

Direct Deposit Payment Receipt

Confirmation Number	FN1QC14VX97LCL1KSC
Confirmation Date	Dec. 17, 2021
Payment Amount	\$0.03
Bank Routing Number	101000019
Account Number	****6789

Print Receipt

- Email Confirmation

Direct Deposit Payment Receipt

Karen Yarborough,

Good news! Your commission payment from Detego Health Company has been processed. Your funds are on the way. Please save a copy of this email for your records.

For assistance, please contact your Claim Representative, , at or .

Payment Type	Direct Deposit
Confirmation Number	FN1QC14VX97LCL1KSC
Confirmation Date	Dec 17 2021
Payment Amount	\$0.03
Bank Routing Number	101000019
Account Number	xxxxxx6789

Contact Us: If you have any questions, please contact a Detego Health representative by calling us toll free at **866-441-8210** or emailing Workingownerpayment@detegohealth.com.

FAQ'S

Can you explain the role of a Consumer Data Respondent (CDR)?

A Consumer Data Respondent (CDR) provides insights into their health and consumer habits through short but impactful surveys. As a CDR, you are recognized as a Working Owner of PSM and are expected to complete tasks and surveys, as they arise. Your contributions are highly valued and play a crucial role in advancing our mission to improve healthcare.

What are the expectations of a Consumer Data Respondent?

As a member of PSM, you are expected to respond when called upon to complete tasks and surveys. On average, members can be called upon from once a quarter to once a month. The actual frequency of the outreach will be dependent upon various factors.

A typical task may be completing a Health Risk Assessment (HRA). In return for sharing their data, the Company shall pay individuals a guaranteed payment.

Individuals understand and agree that the Preferred Units are being transferred as compensation for the performance of personal services. Failure to comply with these tasks may result in the Company invoking its Call Right. Visit <https://populationsciencemanagement.com/resources/> to review the Population Science Management Operating Agreement. Password: PSM2024

What are the benefits afforded to Consumer Data Respondents?

Active Consumer Data Respondents will be eligible to participate in benefit plans and programs, including group medical benefits and other benefits as are made available to other similarly situated Working Owners in return for timely payment of monthly contributions. Failure to pay contributions timely may result in loss of coverage under the terms of the plan maintained by the Company and/or permit the Company to invoke its Call Right.

Call Right. Should a CDR not meet these conditions of Working Owner status, the Company shall reserve its Call Right to cause the CDR to sell all of their Membership Interest.

Why do I have to complete one qualified health task per quarter?

PSM is seeking to understand your consumer profile. This is the typical cadence to build our understanding of you as a general consumer and, specifically, a healthcare consumer.

Who is required to complete the tasks and/or surveys?

All Consumer Data Respondents (Working Owners) are required to complete activities when requested.

Is there a grace period?

No, there is not a grace period for completing late activities.

What if I fail to complete a qualified health task and/or survey?

Failure to complete the health tasks and surveys will result in termination from your Working Owner status and you will lose your health benefits.

How do I verify I completed a task/survey?

You can verify you have completed your task/survey on your portal.

Can I complete all task(s) and/or survey(s) in 1 month?

No. Tasks and surveys can be assigned monthly or quarterly. You will need to complete them as they arise.



FAQ'S

“Failure to complete mandatory activities will result in termination.” What is this referring to?

This is in reference to the active participation in PSM as a Consumer Data Respondent. Completing the tasks and surveys within your portal all qualify as examples of mandatory participation.

Will my plan cover maternity services at a birthing center?

Our plans only allow for maternity services at birth centers provided that the facility is licensed and operated in accordance with the laws pertaining to Birthing Centers in the jurisdiction where the facility is located. The Birthing Center must provide facilities for obstetrical delivery and short-term recovery after delivery; provide care under the full-time supervision of a Physician and either a registered nurse (R.N.) or a licensed nurse-midwife; and have a written agreement with a hospital in the same locality for immediate acceptance of patients who develop complications or require pre- or post-delivery confinement.

Are fertility treatments covered on these plans?

The visit to the provider to determine fertility is covered, but the fertility treatments themselves are not covered.

When do I pay each month for my benefits?

Each payment auto-drafts on the 20th of each month.

Do copays contribute to deductible?

No, but copays do contribute to the maximum out-of-pocket.

Are there electronic versions of Medical ID Cards while we wait on hard copies in the mail?

Yes. You can request your digital copy by contacting our Care Guides:

Email: memberservices@detegohealth.com

Phone: 866-815-6001 (7:00 AM - 5:00 PM CST)

GigCare Phone: 866-200-2513 (7:30 AM - 6:00 PM CST)

How long does it take to process a claim?

Clean claims should process in 14 - 21 business days and be paid within two weeks from adjudication.

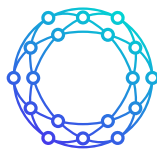
Can I drop my coverage?

Plan members may drop the plan at any time. For example, if a member cancels on November 15th they will be covered for the remainder of November, they will not be charged again, and will no longer be covered starting December 1.

If I need to drop my plan, will I be able to re-enroll in the same plan year?

The client may not drop the plan and enroll in a new plan within the same year. Plan changes may not occur outside of a Qualified Life Event (QLE) or Open Enrollment Period (OEP).





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