



## Enhancing Benefits Enriching Lives

Disclaimer: This material is provided for educational and informational purposes for the BioMed plan only, and does not constitute providing medical advice or professional service advice. The information provided should not be used for diagnosing or treating a health problem or disease, and those seeking personal medical advice should consult with a licensed physician. Always seek the advice of your doctor or other qualified health provider regarding a medical condition. Never disregard professional medical advice or delay in seeking it because of something you have read in these materials. Envita Health makes no makes no guarantees regarding the services offered and the tax compliance with state and federal law. Some aspects of the services are subject to change. Not all services are provided to every member. Aspects of the services will change please see your groups plan document for the specific details of your plan. Please consult with a financial advisor regarding any tax benefit healthcare plan. Please consult your broker and or physician, before changing your healthcare plan. Benefits and dollar amount within the BioMed plan are subject to change. Names, logos, images, and all other content information within these materials may be subject to copyright and trademark protection with all rights reserved.





## Sample Fixed Indemnity Notice

**IMPORTANT:** *This is a fixed indemnity policy, **NOT** health insurance as defined by the Affordable Care Act. This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.*

· *The payment you receive isn't based on the size of your medical bill.*

· *There is a limit on how much this policy will pay yearly.*

· *This policy isn't a substitute for comprehensive health insurance.*

· *Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.*

### Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

### Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job or a family member's job, contact the employer.



# Plan Benefits



## Amaze Health

Unlimited, on-demand, concierge-style virtual care for employees and their families minimize unnecessary expenses while helping manage chronic health issues to avoid bigger problems later.

## Drex

Experience hassle-free prescription management with \$0 copays on nearly 1,300 generic medications and discounts on specialty drugs.

## Group Hospital Fixed Indemnity Insurance

Supplements existing health insurance coverage (or no coverage) by helping pay expenses for hospital stays (employee only).

## Envita BioLytics

Cutting-edge blood analysis service that provides detailed reports, helping employees better understand their health and make informed decisions about their care.

## Employer Savings

Most employers see a net savings per employee.

## Section 125 Plan Increases Paychecks

Qualified employees will see an increase in take-home pay.

# Virtual Care



## Virtual Urgent Care

- Most issues resolved virtually
- Prescriptions
- Order and review tests/imaging
- Sourcing specialists or on-site care, if required
- Amaze will join those visits virtually

## Chronic Condition Management

- Dedicated chronic care management team
- Joint pain, CVD, diabetes, weight loss, smoking cessation, etc.
- Regular virtual physicals
- Long-term coaching
- Proven results

## Basic Mental Health Services

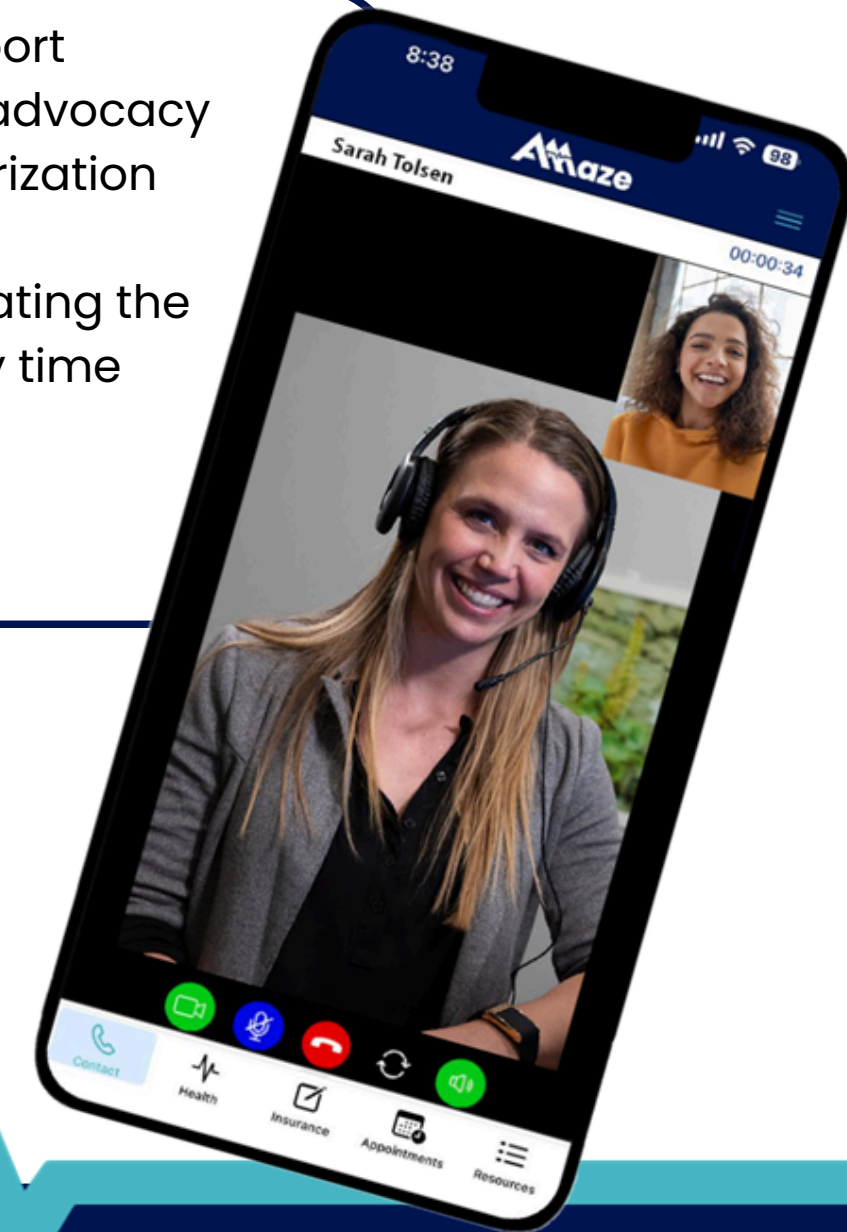
- Short-term care
- Help identifying and accessing appropriate long-term care
- Psychiatry
- Psychology
- Clinical support
- Peer support

## Navigation & Advocacy

- Billing support
- Insurance advocacy
- Prior authorization
- Referrals
- Help navigating the system any time

## The Amaze Difference

- We don't bill you or your insurance
- We stay with you until your problem is resolved
- We follow-up
- We are one click away when you need us





# Drex Prescription Savings

## Program Details

- Drex is a pharmacy benefit solution that allows members to access prescription medications at contracted prices, often significantly lower than traditional pricing methods.
- Drex provides access to a drug search tool that helps members find the best-priced pharmacy in their area for specific medications. This ensures that members can find medications at competitive rates.
- **Copay Structure:**
- **\$0.00 drugs:** Any medication that costs \$10 or less will be free for the member.
  - Example: Rosuvastatin (30-day supply) might cost \$20 at CVS, which would not be free. However, the same medication could cost \$3 at a grocery store, which would then be free for the member.
- **For medications over \$10:** Members pay 100% of the contracted Drex price at the pharmacy.



# Groups Hospital Fixed Indemnity Insurance

## Program Details

- **Daily Hospital Confinement Benefits:** Receive a flat daily payment for each day of hospital confinement, helping cover out-of-pocket costs and everyday expenses.
- **Dependable Financial Support:** Payments made directly to you, giving flexibility to use funds where they're needed most, such as deductibles, household bills, or recovery aids.
- **Supplementary Protection:** Complements major medical insurance to minimize out-of-pocket expenses.
- **Guaranteed Issue Coverage:** Enroll without the need for medical underwriting or examinations.
- **Coverage Activation:** Immediate benefits begin upon qualification for covered hospital admissions.
- **Direct Payments:** Funds are provided directly to you, bypassing restrictions of hospital billing or third-party claims.

HOSPITAL/ICU ADMISSION BENEFIT	\$1,000 PER ADMISSION
DAYS PAYABLE/LIMITATIONS	MAX 1 ADMISSION PER YEAR PER MEMBER: MAX 3 ADMISSIONS PER YEAR PER COVERED FAMILY
DAILY IN-HOSPITAL/ICU CONFINEMENT	\$100 PER DAY
DAYS PAYABLE/LIMITATIONS	MAX 30 DAYS PER YEAR PER MEMBER
BENEFIT ELIGIBILITY FOR PRE-EXISTING CONDITIONS	12 MONTHS AFTER THE EFFECTIVE DATE
BENEFITS TERMINATION AGE	COVERAGE TERMINATES AT AGE 70



# Overview of Envita Health Services

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## Who is Envita Health?

Envita Health is a healthcare company with over [25 years of experience](#) in delivering personalized, genetic targeted therapies for patients with cancer and chronic diseases.

## Programs Included in BioMed:

- 1 **Envita BioLytics:** Personalized health analysis and tailored recommendations based on a patient's bloodwork.
- 2 **Envita Optimal Health:** Discounts for patients with chronic conditions seeking personalized integrative care.
- 3 **Envita Second Opinion:** Access to world-class medical experts for second opinions on cancer diagnoses.
- 4 **Envita Center of Excellence:** Discounted cancer care at our Center of Excellence facility in Scottsdale, AZ.



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# Envita BioLytics Program

## Your Personalized Blueprint for Health

**Remote Personalized Concierge Care:** Conveniently access personalized healthcare from the comfort of your home.

**Advanced Blood Testing:** Comprehensive remote blood analysis to identify potential health risks and optimize your well-being.

**Tailored Health Programs:** Personalized recommendations for diet, exercise, supplements, and lifestyle modifications.

### Envita BioLytics Includes:

- |                                     |                                |
|-------------------------------------|--------------------------------|
| Biological Age Assessment           | Remote Blood Testing           |
| Physiological Stress Level Analysis | Prescription Recommendations   |
| Personalized Supplement Programs    | Laboratory Recommendations     |
| Customized Diet Plans               | Remote Office Appointments     |
| Targeted Exercise Programs          | Latest Personalized Technology |



## How Does it work?

**Initial Assessment:** Individuals complete a personalized health assessment questionnaire.

**Biomarker Testing:** A remote lab draw is conducted to collect samples for biomarker analysis.

**Personalized Plan Development:** An Envita-trained physician creates a tailored health plan based on biomarker results and individual needs.



# Envita Center of Excellence (COE) Program

## Exclusive Access to Envita Cancer Center: Members Enjoy Discounted Rates

*Exclusive Access to World-Class Cancer Care*

**Discounted Rates on Care:** As a BioMed Plan member, you'll enjoy significant savings on a wide range of services, from consultations to advanced treatments.

**Personalized Treatment Plans:** Benefit from tailored treatment plans based on your unique genetic profile and medical history, ensuring optimal outcomes.

**Cutting-Edge Technology:** Access the latest advancements in cancer detection, diagnosis, and treatment, including innovative therapies and precision medicine.

*All Facilities Located in Scottsdale, Arizona. Housing and Travel can be coordinated with Patient Care Team*

### Key Focus Areas:

- Genetic Targeting
- Precision Technology
- Surgical Intercepts
- Innovative Therapies
- Chemotherapy Intercepts
- Radiation Intercepts
- Cancer Screening
- Current Care Analysis



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# BioMed Tiers

Basic (600 Plan)	Standard (900 Plan)	Prime (1050 Plan)	Enhanced (1250 Plan)	Optimal (1500 Plan)
\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Included	Included	Included	Included	Included
Included	Included	Included	Included	Included
Included	Included	Included	Included	Included
\$500 Flat Fee	\$350 Flat Fee	\$40 Flat Fee	\$20 Flat Fee	Included
Up to \$1,500 Discount	Up to \$2,500 Discount	Up to \$8,000 Discount	Up to \$10,000 Discount	Up to \$12,000 Discount
Discounted Rate	Discounted Rate	Discounted Rate	Discounted Rate	Discounted Rate

The BioMed tier is based on the amount of pre-tax dollars employees can use for their wellness plan. Employees with lower wages often have fewer pre-tax funds available, which may place them in lower-tier plans.

## Hospital Indemnity Plan

Provides a \$1,000 payment to the member to use as they see fit when they are admitted to a 24 hour or greater hospital stay. Members receive an additional \$100 per day to a max of 30 days if confined to the hospital.

## Virtual Care custom-tailored with Amaze

Provides members and their dependents with unlimited virtual visits eliminating copays, deductibles, and out-of-pocket costs, ensuring easy and affordable access to healthcare.

## RX Plan custom-tailored with Drex

Provides members and their dependents significant cost savings with a \$0 copay on nearly 1,300 generic medications and discounts on specialty drugs.

## Envita Oncology 2nd Opinion

Provides members with cancer ensuring informed decisions and exploring personalized alternative treatment options.

## Envita BioLytics (1 per year)

This program begins with a blood draw, leading to a comprehensive analysis of your unique biochemistry to determine optimal health levels and personalize recommendations for diet, exercise, and supplementation.

## Center of Excellence (1 per year)

Offers a discounted rate for members recommended to undergo a full treatment protocol at the Envita Center of Excellence for cancer.

## Optimal Health Program

Comprehensive telehealth program offering personalized, integrated solutions for managing chronic conditions through advanced diagnostics and tailored treatments.



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# Premiums and Payments

<b>MONTHLY</b>	<b>Optimal (Plan 1500)</b>	<b>Enhanced (Plan 1250)</b>	<b>Prime (Plan 1050)</b>	<b>Standard (Plan 900)</b>	<b>Basic (Plan 600)</b>
<b>Pre-Tax Premium</b>	<b>\$1,500</b>	<b>\$1,250</b>	<b>\$1,050</b>	<b>\$900</b>	<b>\$600</b>
<b>Claims Payments</b>	<b>\$1,200</b>	<b>\$1,000</b>	<b>\$875</b>	<b>\$750</b>	<b>\$500</b>
<b>BIWEEKLY</b>					
<b>Pre-Tax Premium</b>	<b>\$692.31</b>	<b>\$576.92</b>	<b>\$484.62</b>	<b>\$415.38</b>	<b>\$276.92</b>
<b>Claims Payments</b>	<b>\$553.85</b>	<b>\$461.54</b>	<b>\$403.85</b>	<b>\$346.15</b>	<b>\$230.77</b>

# Bi-Weekly Paycheck Example

\$1,200 Gross Income  
- \$576.92 (Pre-tax premium)  
= **\$623.08 NEW taxable income**

\$623.08 NEW taxable income  
- NEW tax withholding of \$63.62  
+ \$461.54 (Claim payment)  
= **\$1021.00 NEW Take-home pay**

**Increase in take-home pay of \$20.79**



Example of employee pay making \$31,200.00 with and without/ preventative care program.	Before	After	Difference
Gross income	\$1,200.00	\$1,200.00	\$0.00
Pre-tax premium	\$0.00	(\$576.92)	(\$576.92)
Taxable income	\$1,200.00	\$623.08	\$576.92
Tax withholding	\$199.79	\$63.62	\$136.17
Claim payment	\$0.00	\$461.54	\$461.54
Net take home pay	\$1000.21	\$1021.00	\$20.79
TAX WITHHOLDING			
Federal tax	(\$67.69)	(\$6.15)	\$61.54
Social Security	(\$74.40)	(\$38.63)	\$35.77
Medicare	(\$17.40)	(\$9.03)	\$8.37
State tax	(\$40.30)	(\$9.81)	\$30.49
SDI	(\$0.00)	(\$0.00)	\$0.00
Total tax withholding	(\$199.79)	(\$63.62)	\$136.17



# Employer Savings Example

Savings per employee


- **Per Month: \$91.81**
- **Per Year: \$1,101.72**

BioMed administration cost per employee

- **Per Month: \$40**
- **Per Year: \$480**

Net savings per employee after BioMed administration fee

- **Per Month: \$51.81**
- **Per Year: \$621.72**

			
	Before	After	Difference
Gross income	\$2,600.00	\$2,600.00	\$0.00
Biomed pre-tax premium	\$0.00	(\$1,250)	(\$1,250)
Monthly gross taxable income	\$2,600.00	(\$1,350)	(\$1,300)
Monthly FICA contributions	\$198.90	\$107.09	\$91.81
Annual FICA Contributions	\$2,386.80	\$1,285.08	\$1,101.72
Gross Annual Employer's Savings	\$0.00	\$1,101.72	\$1,101.72
Net annual employer's savings per employee	ON PLAN 1200	Employee Premium \$1,250	Annual Employer Savings \$621.72
	ON PLAN 900	Employee Premium \$900	Annual Employer Savings \$346.20
	ON PLAN 600	Employee Premium \$600	Annual Employer Savings \$195.80

# Proforma Example

505 Qualified Employees

Potential Annual Savings \$ 413,235.59

Total Pre-Tax Premium	\$	312,288.42
Company Gross Savings	\$	23,890.07
Less Admin Fee	\$	(8,852.31)
NET Savings Per-Pay-Period	\$	15,037.76

Notice the difference in payroll tax between paychecks

Select an employee via the drop down list immediately below.

Employee Paycheck Increase Per Pay Period

\$ 8.45

Employee Paycheck Increase Per Month

\$ 18.30

Current Paycheck Example			
Sheila Lueken		Required Deductions	
Pay Period	Bi-Weekly	Federal Income Tax	\$ (59.08)
Gross Pay	\$ 1,400.00	State Tax	\$ (20.62)
Marital Status	Single	Medicare	\$ (16.42)
Allowances	0	Social Security	\$ (70.20)
Dependents Amount		SDI	\$ -
Additional Withholding	\$ -		
Pre-tax	\$ (33.20)		
After-Tax	\$ (16.62)		
401k	\$ (4.00)		
Major Medical	\$ (234.60)		
		NET PAY	\$ 945.27
1234			
PAY TO THE ORDER OF:		\$ 945.27	
Memo:			

BioMed Benefit			
		Required Deductions	
Pay Period	Bi-Weekly	Federal Income Tax	\$ -
Gross Pay	\$ 1,400.00	State Tax	\$ -
Marital Status	Single	Medicare	\$ (8.05)
Allowances	0	Social Security	\$ (34.43)
Dependents Amount		SDI	\$ -
Additional Withholding	\$ -	Claim Payment	\$ 461.54
Pre-tax	\$ (33.20)	Post-tax Premium	\$ -
Premium	\$ (576.92)	Premium withheld pre-tax	Claim payment added back in
After-Tax	\$ (16.62)		
401k	\$ (4.00)		
Major Medical	\$ (234.60)		
		NET PAY	\$ 953.72
1234			
PAY TO THE ORDER OF:		\$ 953.72	
Memo:			

## Savings

Average Employee Increase Per Pay

\$26.80

Average Employee Increase Annually

\$768.61

Percentage of Qualified Employees

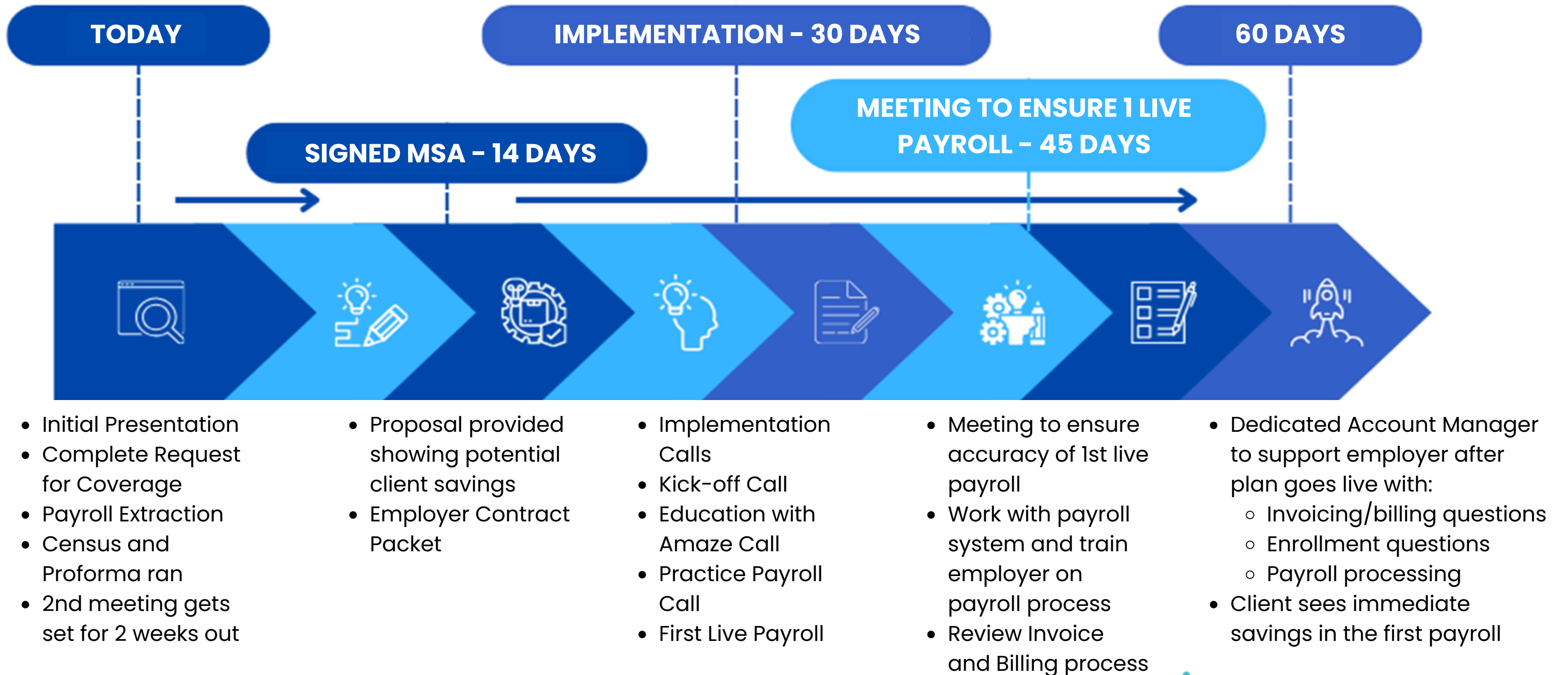
95%

Average Employer Savings PEPY

\$818.29



# Implementation Path





# Thank You

Disclaimer: THE GROUP HOSPITAL FIXED INDEMNITY INSURANCE PLAN IS A LIMITED-BENEFIT POLICY. The insurance described in this document provides limited benefits. Limited benefits plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not the minimum essential benefit as set forth under the Patient Protection and Affordable Care Act.

The benefits paid under this plan may be tax able income. We recommend you consult your tax advisor, or the tax advisor associated with the plan, to determine how the plan may affect you.

