



# HOMESMART<sup>®</sup> HEALTH

POWERED BY HEALTH365™



# 2024

# BENEFITS GUIDE



Additional coverage information is available at <https://HOMESMART.HEALTH>



# Welcome

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## Welcome to your 2024 HOMESMART.HEALTH powered by HEALTH365+ Benefits Guide.

This guide highlights important benefits information available to you, our greatest asset: HomeSmart International's Brokers and Realtors.

### **BENEFITS FOR HOMESMART BROKERS & REALTORS**

HomeSmart International has partnered with HEALTH365+ to create a unique Health and Welfare Benefits program tailored specifically for the Real Estate Professional. This program is exclusively for members of HomeSmart.

Read over this guide and reach out to schedule an appointment with a Benefit's Counselor. [www.homesmarthealth.com](http://www.homesmarthealth.com) or call 888.470.3110.

#### **Highlights for 2024 Open Enrollment:**

- Major Medical Plans including PPO or HSA.
- Your out-of-pocket expenses and coinsurance very low cost comparison to similar Health Plans in the Market.
- Stand alone Telemedicine for you, your family, and your pet.
- Voluntary Benefits Insurance including: Hospital Indemnity, Accident, Critical Illnesses, and Life Insurances.



# Introduction

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## Thank you for being with HomeSmart International!

This guide summarizes the benefit options the HomeSmart.Health powered by HEALTH365+ provides for you and your family. Current HomeSmart Agents and Brokers can add and make changes to their benefits during the new hire benefit enrollment period, open enrollment, or any time during the year if they have a qualified life event. Please call 888.470.3110 to ask about qualifying events.

## WHAT DOES ACTIVE ENROLLMENT MEAN?

Open Enrollment is an active enrollment this year, which means you must reaffirm your current benefits or you must make changes within the allowed time period. Your benefits will not automatically roll over from last year. You'll need to choose all of your benefits for 2024. Failure to submit changes by deadline may result in canceled benefits for 2024.

**NOTE:** If you are currently enrolled in RESPONDERSHEALTH PLANS you WILL need to RE-ENROLL for the following plan year.

## HOW TO ENROLL

### You have several enrollment

- By phone: schedule an appointment by calling 888.470.3110
- Schedule an online appointment via the [www.HomeSmar.health/calendar](http://www.HomeSmar.health/calendar)

## WHAT'S NEW?

- **New comprehensive major medical health plans**
  - PPO plans, one HSA Plan
- Voluntary Benefits Guaranteed Issued: Life Insurance, Accident Insurance, Hospital Insurance, & Critical Illness
- Minimum Essential Coverage with Telemedicine- Primary Care, Urgent Care, Dermatology, Mental Health
  - Lyric™ Health for virtual primary care and urgent care at home or on the go. This lets you use a computer or smartphone to see a doctor virtually for minor illnesses, skin issues, depression, anxiety and more..





# HEALTH PLAN

Benefit feature	Select 1500 PPO		Select 2500 PPO		Select 3500 PPO		Select 6500 HDHP		WellSelect		PrimarySelect	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Plan Year Deductible	\$1,500 / \$3,000	\$2,500 / \$5,000	\$2,500 / \$5,000	\$3,500 / \$7,000	\$3,500 / \$7,000	\$7,000 / \$14,000	\$6,500 / \$13,000	\$7,500 / \$15,000	\$7,350 / \$14,700	N/A	N/A	N/A
Co-Insurance	80%/20%	70%/30%	80%/20%	70%/30%	80%/20%	70%/30%	80%/20%	70%/30%	N/A	N/A	N/A	N/A
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A	N/A
Primary Care Physician Office Services	\$10	\$20	\$10	\$20	\$10	\$20	\$10	\$20	\$25	N/A	\$100	N/A
Specialist Physician Office Services	\$35	\$50	\$35	\$50	\$35	\$50	\$35	\$50	\$50	N/A	Not Covered	Not Covered
Lab Examinations -	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	\$50 co-pay	N/A	Not Covered	Not Covered
Diagnostic X-Ray -	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	\$50 co-pay	N/A	Not Covered	Not Covered
High Cost Diagnostics - MRI, MRA, CAT, CTA, PET and SPECT scans	\$75 co-pay to \$375 max	\$100 co-pay to \$500 max	\$75 co-pay to \$375 max	\$100 co-pay to \$500 max	\$75 copay to \$375 max	\$100 co-pay to \$500 max	\$75 co-pay to \$375 max	\$100 co-pay to \$500 max	\$350 co-pay	N/A	Not Covered	Not Covered
Inpatient Hospitalization - Semi-Private Room & Board inc Behavioral Health-	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Not Covered	Not Covered	Not Covered	Not Covered
Emergency Room -	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Not Covered	Not Covered	Not Covered	Not Covered
Urgent Care Centers	\$25	\$50	\$25	\$50	\$25	\$50	\$25	\$50	\$50	Not Covered	Not Covered	Not Covered
Routine Vision Exam -	Ded. & Coins	Not Covered	Ded. & Coins	Not Covered	Ded. & Coins	Not Covered	Ded. & Coins	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Outpatient Rehabilitative Therapy - (per visit)	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Ded. & Coins	Not Covered	Not Covered	Not Covered	Not Covered
Retail Prescription Drugs -	\$5/\$20/\$40/ 20% - \$100 Max		\$5/\$20/\$40/ 20% - \$100 Max		\$5/\$20/\$40/ 20% - \$100 Max		\$5/\$20/\$40/ 20% - \$100 Max		\$10 Generics		Not Covered	
<b>Rates</b>												
	Select 1500 PPO	Select 2500 PPO	Select 3500 PPO	Select 6500 HDHP	WellSelect	PrimarySelect						
Member	\$1,012.21	\$969.37	\$883.39	\$751.71	\$333.21	\$190.57						
Member + 1	\$1,702.49	\$1,622.87	\$1,478.02	\$1,341.89	\$523.16	\$219.16						
Member + Child(ren)	\$1,532.25	\$1,460.59	\$1,207.79	\$1,156.46	\$462.96	\$212.16						
Family	\$2,513.68	\$2,390.47	\$2,100.63	\$1,806.25	\$659.22	\$242.19						

- These are illustrative Rates and not final rate offer. Underwriting is required including statements of health. Exclusions and limitations may apply.
- In-network maximum out-of-pocket (MOOP) is separate from out-of-network maximum out-of-pocket (no crossover)
- FirstHealth Network in-network providers not specifically identified in the 3500 PPO and 5000 PPO plan design are subject to the 20% coinsurance.
- FirstHealth Network in-network providers not specifically identified in the 3500 HSA and 5000 HSA plan design are subject to the 30% coinsurance.





# Telemedicine



## On-Demand Urgent Care

24/7 urgent care for common conditions including COVID-19, strep throat, flu, urinary tract and so much more.

## Virtual Primary Care

Select a Primary Care Physician to manage routine and on-going health conditions along with medication adherence.

## Behavioral Health

Unmanaged stress and anxiety can lead to fatigue and employee turnover. Employees have access to mental health providers, which are integrated into medical care.

## Care Navigation

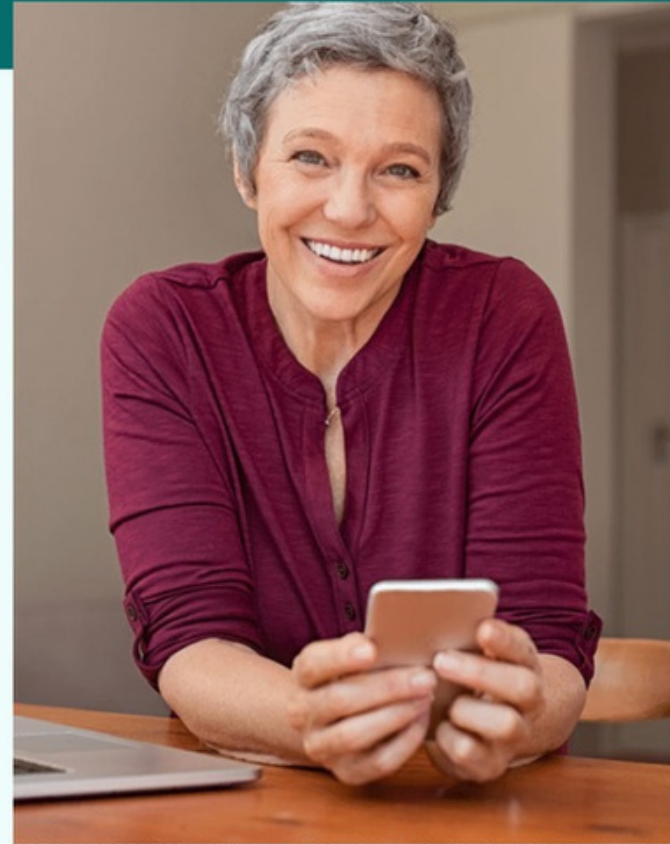
Care navigators are available for a call or chat to help members coordinate medical care, facilitate referrals and in-person care, and answer administrative health and insurance related questions.

## No-Cost Prescriptions

Members get access to a no-cost or low-cost prescriptions for up to 200 medications sent to their pharmacy or shipped directly to their home.

## Lab Screenings

Routine and preventive labs through preferred partners nationwide, empowers your employees to being proactive with their health.



## Lyric is fully integrated virtual care.

Our integrated virtual care covers every aspect of your health—from primary care to mental health, and everything in between

**Request a Demo**

**Urgent Care**  
24/7 on-demand access to licensed physicians to help with non-emergency needs.

**Primary Care**  
Get ongoing, personalized care from a provider committed to your complete health.

**Mental Health**  
Visit with a caring mental health professional for depression, anxiety, or other concerns.

**Dermatology**  
Get a custom dermatological treatment plan for acne, eczema, or other conditions.

**Care Navigation**  
Guidance and Navigation to make healthcare easy to access, understand and use.

**Medication Management**  
Stay up to date on all your prescriptions with proactive medication management.

**Pharmacy**  
Easily fill prescriptions online and have them shipped directly to your door.

**Specialty Referral**  
Get a quick and easy specialist referral for any condition your primary care physician can't treat.





## Modern Health Plan Technology

Utilizing a modern technology allows you to access your health benefits from anywhere with your mobile device is just one of many concierge services built into the medical health plans. Our app gives you access to your medical card, Telehealth, medial claims details, and you can search for network providers.

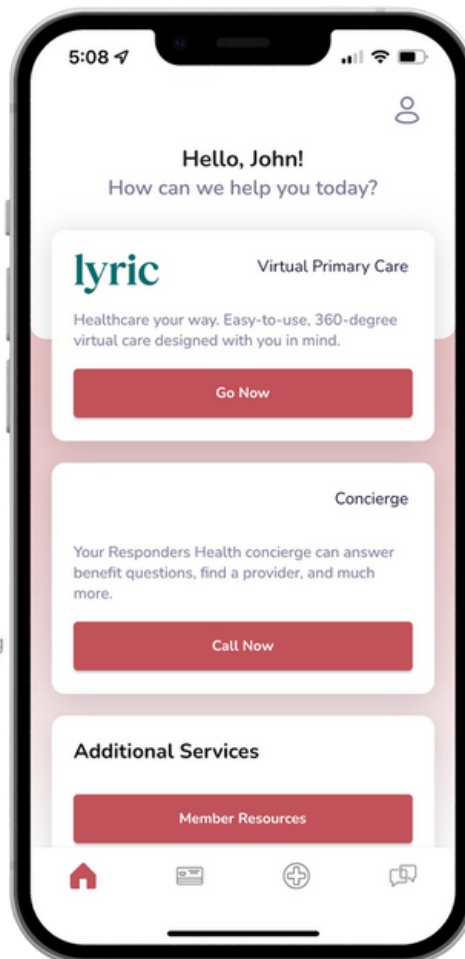


### Pricing

- Call or Click for Provider Cost Quality
- Procedure, Test & Bundle Price Comparisons
- Clear Picture of Member Responsibility

### Communications

- Group & Personalized Messaging
- Concierge Savings & Appointment Alerts
- Unified In-App, SMS & Email Messaging



### Identity

- Digital ID Cards
- Member Claim History
- Coverage Details & Plan Docs

### Payments

- Integrated Member Net Due
- All-Digital Plan to Provider Payments
- Payment Card & Financing Options





## Healthcare Indemnity

# HEALTHCARE INDEMNITY



Group Healthcare Indemnity Insurance offered by 5Star Life Insurance Company

### Protecting your family and your financial security

The 5Star Life Healthcare Indemnity policy pays cash benefits from day one when you are hospitalized or receive other covered medical treatment. In addition to peace of mind and financial flexibility, the policy:



Helps offset expenses not covered by your medical insurance such as deductibles, co-pays, and out-of-pocket costs.



Offers the convenience of payroll deduction and provides coverage for your spouse and children.



Gives you the freedom to use the cash benefits as needed – pay medical bills, everyday living expenses, or any other unexpected expenses.



Pays benefits directly to you or a designated medical provider regardless of what your primary insurance covers, with no coordination of benefits.

### Covered Events\*

\* May vary based on employer selection.

- Hospitalization
- Trips to the Emergency Room
- Ambulance services
- Hospital admission
- Doctor office visits
- Newborn baby care
- Surgical benefits
- Diagnostic services
- Durable medical equipment
- Physical, occupational, and rehabilitative therapy
- Private duty nursing
- Home healthcare
- CT scans and MRI
- Health and well-being options that can include diet and nutrition counseling, financial wellness and family caregiver benefits
- Well-care and health screenings that can include annual adult physicals, mammography, and cancer screenings



The journey to health and well-being starts with planning for tomorrow, today. Enroll to provide peace of mind for your family!

For costs and further details of the coverage, including exclusions, any reduction or limitations and the terms under which the policy may be continued in force, see your employer or contact 5Star Life.

Underwritten by 5Star Life Insurance Company (a Lincoln, Nebraska company); Administered by NTT Data at 777 Research Drive, Lincoln, NE 68521. Product not available in all states. Policy #: 5SHIPOL  
Hospital Indemnity Flyer - R0720



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## Accident Insurance

# ACCIDENT INSURANCE



Group Accident Insurance offered by 5Star Life Insurance Company

### Financial protection for you and your family

The 5Star Life Accident policy provides cash benefits from day one for medical treatment you receive for covered accidents and injuries, regardless of what your medical insurance pays. You can also use the cash to pay for other unexpected expenses that come up after an accident, like childcare or transportation, providing you coverage that helps offset the cost of medical treatment and non-medical expenses.

### What is covered

This insurance provides coverage for treatment and hospitalization resulting from an accident covered by the policy your employer selects. In addition, benefits can provide coverage for broken bones, dislocations, ligament damage, transportation for treatment, health screening tests and a host of other items.

### The benefits you receive:

- Are paid directly to you to help cover any unexpected expenses during recovery - including childcare and other non-medical bills.
- Guard against the potential financial gaps created by deductibles and co-pays that add up quickly.
- Are not reduced by or coordinated with any other policies, including major medical coverage.

### How the coverage works

Sam breaks her arm. While her major medical coverage takes care of some of the medical costs, she also has a 5Star Life Accident policy. Here's what it pays her regardless of actual out-of-pocket expenses. She can use the cash benefits for copays and deductibles, for transportation now that she can't ride her bike to work, and hire a babysitter to watch her child while she goes to follow up doctor visits.



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Accident Ins Flyer - R0720

ACC\_MKT\_FLYER\_0720





## Term Life Insurance

**FPP<sup>9</sup>**  
 5Star Life Insurance Company  
 Family Protection Plan  
 Group Term Life Insurance to age 121

**Quality of Life Rider**

Nearly  
**85%**  
 of people said they thought most people need life insurance.\*

Yet only  
**59%**  
 said that they have coverage themselves.\*

And  
**33%**  
 wish their spouse or partner had more life insurance.\*

### Prepare for the future. Protect your loved ones.

#### CUSTOMIZABLE

With several options to choose from, select the coverage that best meets the needs of your family.

#### FAMILY COVERAGE

You can get coverage for your spouse even if you don't elect coverage on yourself. And you can cover your financially dependent children (14 days to 19 years old, 26 if full-time student) under your coverage or your spouse's. No matter what the future brings, you and your family are protected.

#### PORTABLE

Coverage continues with no loss of benefits or increase in cost if you terminate employment after the first premium is paid. We simply bill you directly.

#### TERMINAL ILLNESS ACCELERATION OF BENEFITS

Coverage pays 30% (25% in CT and MI) of the coverage amount in a lump sum upon the occurrence of a terminal condition that will result in a limited life span of less than 12 months (24 months in IL).

#### CONVENIENT

Easy payments through payroll deduction.

#### PROTECTION YOU CAN COUNT ON

Within one business day of notification, payment of 50% of coverage or \$10,000 whichever is less is mailed to the beneficiary, unless the death is within the two-year contestability period and/or under investigation. This coverage has no war or terrorism exclusions.

#### QUALITY OF LIFE

Optional benefit that accelerates a portion of the death benefit on a monthly basis, up to 75% of your benefit, and is payable directly to you on a tax favored basis for the following:

- Permanent inability to perform at least two of the six Activities of Daily Living (ADLs) without substantial assistance; or
- Permanent severe cognitive impairment, such as dementia, Alzheimer's disease and other forms of senility, requiring substantial supervision.

\* Scanlon, James T., Terry, Karen R., and Leyes, Maggie, 2018 Insurance Barometer Study, April 4, 2018, [www.linra.com/Research/Abstracts\\_Public/2018/2018\\_Insurance\\_Barometer.aspx](http://www.linra.com/Research/Abstracts_Public/2018/2018_Insurance_Barometer.aspx). Please note there may be a cost associated with this study.

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