

# Your Comprehensive Health Care Benefit

The **Health Access Solution** is a complete solution for employees:

1. **Health Access Preventive:** Helps employees get and stay healthy with access to the doctors, prescriptions, and preventive services they want and need.
2. **Health Access Cooperative:** Protection against big health care expenses and medical events through our member-owned health care cooperative.
3. **Traditional:** If an employee wants or needs traditional health insurance, they can add that for their whole family or individual family members.

Let us build the best benefit for your employees at the most affordable cost!



## Health Access Preventive

This specialized employee assistance program enables you to extend a quality benefit for routine health care needs to all eligible employees. Employees can add family members.



### In-Person Wellness Doctor Visits

**Keep Your Doctor**

Up to three a year reimbursed; see any doctor.



### Low-Cost Prescriptions

You have access anytime to some of the lowest-priced prescription medication locally, by mail order, or international.



### Vision Screening

Up to \$250 total reimbursed per year, see any provider.



### Basic Wellness

Lab tests, mammograms, colonoscopies, and more, up to \$4,500 per year.



### Physical Health & Fitness

Including gym memberships, up to \$250 per year.



### Nutritional Health

Nutritional counseling, meal planning, weight loss support, up to \$500 per year.



### Mental Health & Substance Counseling

From psychiatrist to counseling up to \$3,000 total reimbursed per year; see any provider.



### Dental Cleanings

Up to \$250 total reimbursed per year, see any provider.



### Tobacco Cessation

Help quitting if you need to, up to \$500 reimbursed per year.



## Health Access Cooperative

The **Health Access Cooperative** is not health insurance; it is our unique member-owned cooperative that provides affordable health care tailored to member needs. This model allows members to avoid the overheads of insurance companies, ensuring more goes directly into care. **HealthAccessCooperative** prioritizes patient needs and satisfaction. We're focused on delivering the best service and health care experience possible.

### Unique Benefits of the Cooperative:

- **Affordability:** Maintain low monthly costs for comprehensive protection.
- **Reasonable Member Portion:** Benefit from a per-incident member portion (versus an annual deductible like insurance), with a cap of only two (2) per family and an annual out-of-pocket maximum for other eligible services.
- **Provider Choice:** Freedom to choose any medical provider.
- **Lower Cost Care:** Our members are self-pay which most often means the cost of medical services are discounted and a lot less than an insurer's "negotiated rate." We also strive to pay providers in advance whenever possible, so members get the best care hassle-free at the lowest cost.

### Why Are Costs Lower?

Primarily, our costs are lower because we do not exist to generate profits, we are member-owned and operate with a simple mission to provide access to affordable healthcare. Next, self-pay / cash-pay rates are almost always the lowest cost for health care services, and we pay fast (and often in advance) to capitalize on additional pre-pay discounts. We also charge tobacco users a surcharge and impose limits on tobacco-related illnesses after age 50. This rewards healthy choices and lowers costs for everyone.

Lastly, there are limitations that could mean this option is not for everyone, but members with additional medical needs can add traditional insurance coverage (see below).



## Traditional Health Insurance

Access to a traditional health insurance plan for employees or family members that need or prefer it through an Individual Coverage Health Reimbursement Arrangement (ICHRA), which is an employer-sponsored defined contribution plan to satisfy your employer mandate.

# The Health Access Solution

Access. Health. Affordable for everyone.

Features / Member Benefits	Health Access Preventive + Cooperative	Traditional Health Insurance (ICHRA)
Per-incident member portion only for first two (2) incidents per family (no calendar year reset)	✓	
Annual Deductible		✓
Member maximum / Cap on eligible out-of-pocket costs	✓	✓
Freedom to see any medical provider	✓	HMO or PPO
Discounts for non-tobacco use and limits on tobacco-related health condition coverage for tobacco users age 50+	✓	NO COVERAGE LIMITS
Help to quit tobacco (up to \$500 per year)	✓	
Waiting period for existing health conditions	✓	
Preventive Care	✓	✓
Reimbursements for annual vision screenings (\$250), preventive dental (\$250), fitness (\$250), nutritional health (\$500), and mental health counseling (\$3,000)	✓	
Primary Care	✓	✓
Access to Direct Primary Care (DPC) practices often with unlimited visits with no co-pays	✓	
Specialty Care	✓	✓
Emergency and Urgent Care	✓	✓
Prescription Benefits	✓	✓
Specialty Medications	LIMITED	✓
Hospitalization & Surgery (in-patient and out-patient)	✓	✓
Maternity	✓	✓
Diagnostic imaging (MRI, CT, PET scans), Laboratory, & X-Rays	✓	✓
Mental & Behavioral Health	LIMITED	✓