

Build the best benefit for Your Company

January 23, 2025

A GREAT BENEFIT FOR THE EMPLOYER,
EMPLOYEES AND THEIR FAMILIES.

Health Access Solutions



Agenda

Our Big Goals

1. Protect and improve the health of every employee
2. Provide affordable options to protect you from big medical bills

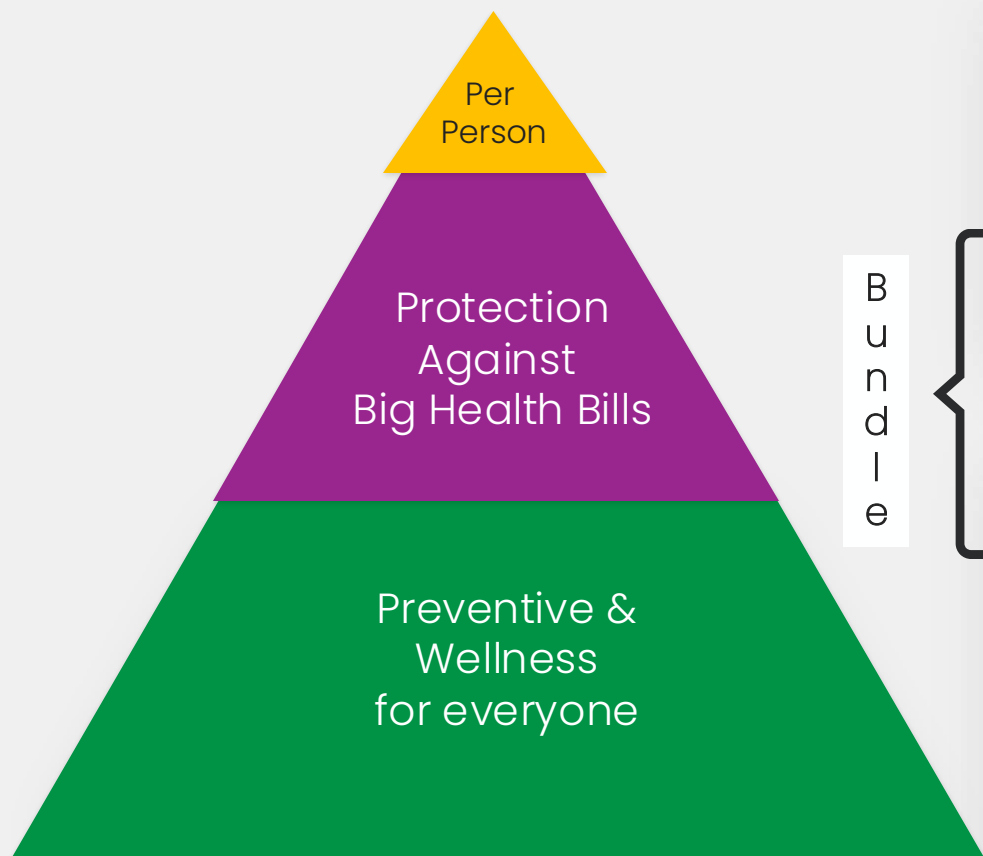
Three-Part Customizable Benefit

1. Health Access Preventive (for everyone)
2. Health Access Cooperative
3. Traditional Health Plan add-on, if needed





The Best Benefit Customized



Traditional Health Insurance – ICHRA



- Add-on for a higher need individual
- Choice of any individual health plan
- Reimburses Medicare premiums

Health Access Co-op



- Member owned
- No network, self-pay
- Per-incident deductible
- No annual or lifetime limits
- Up to age 65 only
- Some limitations
 - Pre-ex waiting period caps
 - Tobacco user caps at age 50+
 - Specialty meds

Health Access Preventive – EAP



Keep Your Doctor
- Up to 3 visits
- Subscription



Low-cost drug card
Aver. saving – \$102



Vision screening –
\$250



Preventive tests –
\$4,500



Physical health
(gym) – \$250



Weight loss/nutrition –
\$500



Mental health –
\$3,000



Dental cleanings –
\$250



Tobacco
cessation – \$500



Health Access Cooperative: Different and Better

- Not health insurance
- Member-owned cooperative that provides affordable health care tailored to member needs
- Allows members to avoid the overhead of a traditional insurance companies, ensuring more goes directly into your care
- Prioritizes members' needs and satisfaction first
- One call, text, or email: same Health Access member care team as Preventive benefit



Health Access Cooperative: Benefits

Low Member Portion: per-incident (vs. annual deductible)

- \$1,000; \$2,500; or \$4,000 per-incident deductible co-op options
- Pay only for the first two (2) incidents per family per year
- Includes annual out-of-pocket maximum for other eligible services

Provider Choice: freedom to choose any provider with no networks

Lower Cost Care: our members are self-pay which most often means lowest cost care and a lot less than an insurer's "negotiated rate"

Pay Providers Directly or Reimburse You Fast: pay providers in advance whenever possible, for the best care hassle-free at the lowest cost



Health Access Cooperative:

Current Condition Waiting Period

Incidents from current conditions active before membership have a waiting period and caps for the first three years

- Year 1: \$0.00 per incident for active pre-membership conditions only
- Year 2: \$25,000 per incident cap for active pre-membership conditions only
- Year 3: \$50,000 per incident cap for active pre-membership conditions only
- Year 4: NO cap

Definition: any illness or injury in the prior 24 months a person has been:

- examined or had a diagnostic test by a health professional
- taken medications to treat or manage
- received medical treatment to treat or manage



Health Access Cooperative:

Current Condition Waiting Period

Exceptions

- Conditions cured more than 24 months ago and that did not require treatment or medication in the preceding 24 months.
- High blood pressure, high cholesterol, and diabetes managed by diet and exercise with no hospitalization in the last 12 months.
- Cancer that has been in full remission for at least 6 years, all appropriate scans or tests performed and were negative.
- Maternity is subject to the waiting period when expected delivery is within 5 months of enrolling.



Health Access Cooperative: Tobacco Users

Adult tobacco users pay \$75 per month surcharge (if both adults in co-op, then \$150)

Definition: an individual using any tobacco product more than 10 times within the past year.

Tobacco products include: cigarettes, cigars, chewing tobacco, snuff, vape products, pipe tobacco, nicotine pouches, and other nicotine products. Smoked cannabis considered tobacco.

Tobacco users aged 50 or older will have a lifetime limit of \$50,000 for certain Medical Incidents for each of the following four disease categories. This benefit cap remains even if a tobacco user aged 50 or older quits tobacco use.

- Stroke
- Cancer
- Heart conditions
- Chronic obstructive pulmonary disease (COPD)



Semi-Monthly Deductions

Employee Payroll Deductions for Health Access Bundle (Preventive + Co-op)			
Member Portion	\$1k Ded.	\$2.5 Ded.	\$4k Ded.
Age 18-29			
Employee Only	\$70.00	\$45.00	\$37.50
Employee + Adult	\$196.00	\$146.00	\$131.00
Employee + Child(ren)	\$196.00	\$146.00	\$131.00
Family	\$343.50	\$293.50	\$278.50
Age 30-39			
Employee Only	\$84.50	\$54.50	\$45.50
Employee + Adult	\$225.00	\$165.00	\$147.00
Employee + Child(ren)	\$225.00	\$165.00	\$147.00
Family	\$372.50	\$312.50	\$294.50
Age 40-49			
Employee Only	\$101.50	\$65.50	\$54.50
Employee + Adult	\$259.00	\$187.00	\$165.00
Employee + Child(ren)	\$259.00	\$187.00	\$165.00
Family	\$406.50	\$334.50	\$312.50
Age 50-59			
Employee Only	\$153.50	\$98.50	\$82.00
Employee + Adult	\$363.00	\$253.00	\$220.00
Employee + Child(ren)	\$363.00	\$253.00	\$220.00
Family	\$510.50	\$400.50	\$367.50
Age 60-64			
Employee Only	\$201.00	\$129.00	\$107.50
Employee + Adult	\$458.00	\$314.00	\$271.00
Employee + Child(ren)	\$458.00	\$314.00	\$271.00
Family	\$605.50	\$461.50	\$418.50

Tobacco Surcharge	One Adult	Two Adults
Employee Only	\$37.50	\$37.50
Employee + Adult	\$37.50	\$75.00
Employee + Child(ren)	\$37.50	\$37.50
Family	\$37.50	\$75.00
Preventive Only		
Employee Only	\$0.00	
Employee + Adult	\$56.00	
Employee + Child(ren)	\$56.00	
Family	\$84.50	

Thank you