



Self-Funded, Limited-Day Health Plans for employers

Two Benefit Levels to Offer - **Outpatient Only & Outpatient + Inpatient**

"Level-funded copay plan, not indemnity."

For the employer - affordable cost and simple administration

- Requires 50% employer contribution of employee-only rate
- Level funded with stop-loss insurance for excess claim risk protection and refund potential based on utilization
- Minimum of 5 enrolled lives or 10% of eligible employees
- Meets ACA "Minimum Essential Coverage" definition (not minimum value coverage)

For the employee - affordable cost and useable benefits

- NO deductible
- Low copays
- No health questionnaires
- Unlimited Virtual Primary Care with \$0 copay
- Wellness Benefit Plan



FUNDAMENTAL CARE
LIMITED DAY HEALTH PLAN

This brochure is a general description of a health benefit alternative plan and is an invitation to inquire only. You should not take action or rely on information contained herein without the advice of your attorney or tax professional. Coterie Advisory Group makes not warranty information in this brochure. This plan does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not a Minimum Value Plan as set forth under the Patient Protection and Affordable Care Act. This plan not available in all states.

THE AFFORDABILITY CRISIS

- Millions of employees **can't afford** the employee contribution on their employer sponsored medical plan.
- Many employees who can, realize that they could **never come up with the \$2,000 to \$6,000** necessary to meet their deductible.

THE SOLUTION

Our employer-sponsored, expense-incurred, self-funded plans make it easier for employees to budget for their healthcare expenses, since they simply pay a copay for covered services. Our plans take care of the rest. For employers, the plans' built-in level-funding also means predictable costs. As a result, these plans are unlike any other health plans in the market today.

EXPENSE-INCURRED, SELF-FUNDED, LIMITED-DAY PLANS INCLUDE:

- Preventative Services 100%
- Expense-incurred Outpatient - Limited Day
- Facilities-Based Medicare Reference Pricing In-Patient Coverage - 3 Days (optional)
- Unlimited Virtual Primary Care
- Generic Rx

Coterie Advisory's expense-incurred, self-funded limited-day plans are ideal for small groups who can't afford major medical coverage for employees or even large, national organizations that need a solution for hourly workers.

These self-funded plans include more comprehensive benefits than indemnity-based limited-benefit plans. As a result, even employers that can't offer Minimum Value Plans (MVPs) to their entire employee population will still have a valuable tool to recruit and retain high-quality employees.

WHAT IS LEVEL-FUNDING?

Level funding allows small employers to manage¹ the risk for large claims, while enjoying the **cost savings and refund² potential of self-funding a health plan.**

Twelve level monthly payments each year covers¹ the costs for your plan, with the **potential for earning a refund² at the end of the year.**

¹Large claim risk managed by stop-loss insurance with run-out coverage, subject to policy exclusions, solvency of insurance carrier, policy effective dates, mid-year Plan termination, and other policy terms and conditions."

²Refund subject to claims experience, run-out claims, mid-year Plan termination, and the terms and conditions of the administrative agreement."

WHAT ARE THESE PLANS DESIGNED TO ACCOMPLISH?

- Give large employers, including those that offer Minimum Value Plans (MVPs) to full-time employees, a solution for their **part-time, seasonal and temporary workers**.
- Meet the needs of **smaller employers** that cannot afford to offer their workers an ACA-compliant MVP.
- Give employees the **freedom to choose** the types of benefits that meet their needs and budget.
- Provide an affordable solution that is ideal for industries like **restaurants, retailers, staffing firms, construction companies, and security guard firms**.

UNDERWRITING GUIDELINES

- **Minimum 5 enrolled or 10% of eligible population** (whichever is greater)
- **Minimum employer contribution** - 50% of employee-only rate
- **Rates will vary by size of group, SIC code, and zip code**
- **Not available in all states** (inquire for details)

Virtual Primary Care and Behavioral Health

Virtual Primary Care services provide access to a dedicated physician through phone and video interactions, no matter the member's location or circumstance. Plus get access to counseling and psychiatry when you need it.

**\$0
Copay**

Product Highlights

Virtual Primary Care

Dedicated Physician

Patients can choose a consistent provider who meets their needs and preferences.

At-Home Labs

Lab tests are delivered to patients' doorsteps, easily returned to the lab in prepaid packages.

Integrated Urgent Care

24/7 urgent care access is included in the primary care solution.

Condition Management

Care teams identify and manage chronic conditions on an ongoing basis.

Health Risk Assessment

A comprehensive risk assessment covers physical and behavioral health, lifestyle, and other areas.



Sample Conditions Treated

- Prediabetes/ Diabetes
- Hypertension
- High Cholesterol
- Obesity Management
- GI Tract Issues
- Respiratory Illness
- Arthritis
- Allergic Conditions
- Anxiety
- Depression
- Marital issues
- And More

Virtual Behavioral Health

Psychiatry

Psychiatry and behavioral health medication management.*

Therapy and Counseling:

Therapy and counseling services from social workers and psychologists. Members receive 3 \$0 consults per family per year.*

Health Risk Assessment

Behavioral Health-focused risk assessment

Electronic Prescription Ordering

Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup

Full Family Coverage

Provides the same access and benefits for your entire household

*Additional visits are subject to consult fees





WE ARE YOUR PERSONAL HEALTH CONCIERGE & ADVOCACY TEAM

FOR YOU AND YOUR FAMILY

Our **Advantage PHC** advocacy service team stands ready to help you with your questions both big and small.

We help with:

- Understanding your health plan
- Finding doctors in your network
- Getting cost estimates for procedures
- Resolve billing issues
- Medical record transfers

Questions?

Toll Free Customer Support Line

Call: (469) 949-4684

Text: (469) 442-0249

**Don't need help yet?
Cut out this card for your wallet.**



Individual Access Card

Toll Free Customer Support Line

Call: (469) 949-4684

Text: (469) 442-0249

Lab Program

Your plan provides generous lab discounts when work is performed at one of these three locations:

- Labcorp
- Quest Diagnostics
- American Esoteric Laboratories

When you choose to get your testing done at one of the above participating laboratories – and the testing is ordered by your physician – you pay no deductibles, no copays, and no coinsurance. Even better, you might not have to go to a different location to get testing done if your physician's office is affiliated with one of the three labs. So, make sure you ask first before having any test performed.

Outpatient lab work includes:

- Blood testing (e.g., cholesterol, CBC)
- Urine testing (e.g., urinalysis)
- Cytology and pathology (e.g., pap smears, biopsies)
- Cultures (e.g., throat culture)





The Health Services HUB is a platform designed to help you navigate your benefits and deliver a simple solution for offering value-added benefits and health services. By streamlining products and services through one easy-to-use digital platform, we help you get healthy while saving time and money.

- **GET HEALTHY**

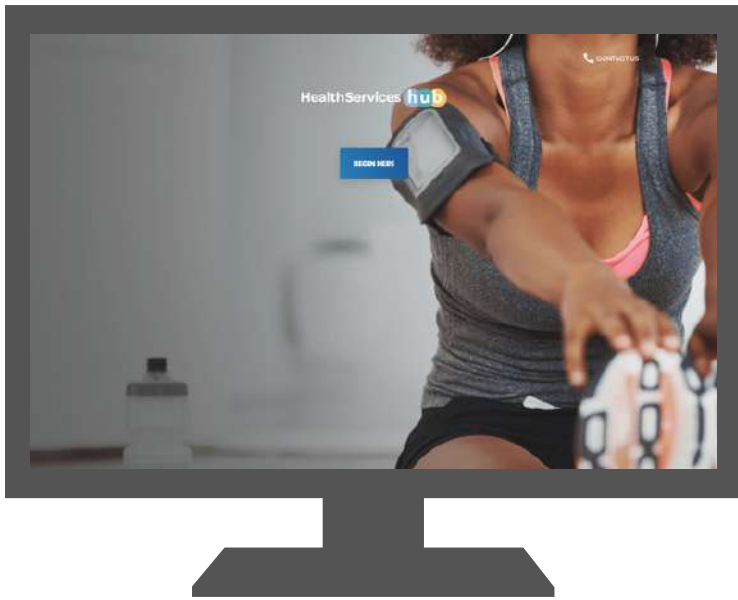
Use the personal health tools including calculators and assessments to manage your progress. Find exercise and nutrition resources to help you take the healthy strides you're wanting.

- **BE INFORMED**

With educational videos, current wellness articles and daily health tips, you can stay on top of the current trends. Resources, including a conditions library and clinical trials, help answer any questions you have.

- **SAVE TIME AND MONEY**

Why pay full retail prices for medical services when you don't have to? Medical bill negotiation and fair market pricing tools will help you choose the services you need based on price or facility ratings.





Fundamental Care uses a dual PPO Network/Facilities-based Medicare pricing approach to lower costs at facilities while providing access to physicians and labs.

Group Health Physician Only Network

Prime Health Services is a national medical cost containment company with a noteworthy Physician Only PPO Network. Our nimble and tech-focused nature allows clients to take advantage of the flexibility of customization while not compromising on claims processing speed.

Since 2001, we have specialized in medical provider network development and offer clients a customized approach to medical cost containment. The Prime Health Services Physician Only PPO network is comprised of direct-contract physicians from coast to coast in the United States. Through this network, our clients gain access to quality medical physicians at discounted rates in order to combat the rising cost of health care.

National Coverage

- Primary network physician-only network solution
- Over 600,000 physicians nationwide
- Reference-based contracts with a focus on % of Medicare
- Flexibility and customization
- Data integrity: URAC and NCQH credentialing standards

Tech-Focused

- Our proprietary repricing technology sets up apart
- Our system processes a claim in less than 0.17 seconds!
- Through our Physician Only PPO Network, we have the ability to do front-end claims edits

