

THE FUNDAMENTAL CARE LIMITED DAY PLAN

An Affordability-Based Medical Plan Strategy to Help the Working Uninsured

THE REALITY

A PLAN YOU CAN ACTUALLY USE!

Let's be honest. You've probably skipped health insurance before for one of three reasons:

- *You couldn't afford the monthly premium.*
- *Even if you could, the deductible made it feel useless.*
- *You figured, "I never go to the doctor anyway."*

This plan is built to be different—affordable from the start and usable right away. With no deductible, it actually helps when you go to the doctor, whether it's a check-up, a sick visit, or something ongoing. It's real coverage you can use, without waiting for a big bill to kick it in. That's peace of mind for your everyday health—and protection for what matters most.

This is coverage that makes sense for real life. For your life.



FUNDAMENTAL CARE
LIMITED DAY HEALTH PLAN

WHAT SETS THE FUNDAMENTAL CARE LIMITED DAY PLAN APART

THESE FEATURES ARE INCLUDED - NOT HIDDEN, NOT EXTRA - AND THEY SOLVE REAL PROBLEMS FOR REAL PEOPLE.



BALANCE BILL PROTECTION

Limited Day Plans include balance bill protection. For covered services, you only pay the set co-pay—we handle the rest.
Co-pay only - Balance bill protection included

MENTAL HEALTH & SUBSTANCE USE COVERAGE

Therapy, counseling, and substance use support are covered like any other medical condition.
Includes outpatient therapy, psychiatry, and recovery care



\$0 VIRTUAL BEHAVIORAL HEALTH

Mental health support that fits real life—unlimited access to licensed counselors and therapists, all from the comfort of home.

- Unlimited \$0 virtual counseling and therapy sessions
- Psychiatry services available, including medication management (visit limits may apply)
- No deductible, no copays for therapy, no waiting room

CHRONIC CONDITION MANAGEMENT

Ongoing virtual support for managing conditions like: Diabetes - Hypertension - High cholesterol - Obesity
Proactive care teams guide members year-round



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LAB DISCOUNT PROGRAM (\$0 OUT-OF-POCKET)

\$0 cost when labs are ordered by your provider and completed at Quest, Labcorp, or AEL.
No deductible, no copay, no coinsurance for labs

PATIENT ADVOCACY

Need help navigating care? We've got your back.
Live support for scheduling, finding doctors, and understanding your benefits - Bilingual support included



OUTPATIENT SURGERY & EMERGENCY ROOM COVERAGE

Unlike many MEC plans, this one includes ER visits and outpatient procedures.
Surgery, anesthesia, ER physician & facility charges are covered

EXPENSE-INCURRED HOSPITALIZATION COVERAGE

When inpatient care is needed, this plan covers up to 3 days of hospitalization.
Covers hospital room, supplies, and professional services
Benefits are paid on an expense-incurred basis, not fixed indemnity



Deductible	None	
PREVENTIVE SERVICES		
CMS Preventive Care Services	Paid at 100%	
VIRTUAL PRIMARY CARE	Number of Days/year	Co-pay/day
Telehealth/Virtual Care	Unlimited	\$0
PHYSICIAN SERVICES - PPO*	Number of Days/year	Co-pay/day
Office Visits - PCP	3	\$30
Office Visits - Specialist	3	\$60
Urgent Care	2	\$100
Laboratory Services and Xray (outside OV)	2	\$50
O/P Diagnostic Testing - Radiologist	1	None
Emergency Room Physician & Staff	1	None
Outpatient Surgeon & Anesthesiologist	1	None
PRESCRIPTION DRUGS Available through the drug card plan only.		
Generic RX Only	Unlimited	\$15
OUTPATIENT FACILITY EXPENSES	Number of Days/year	Co-pay/day
Paid at 150% of Medicare** with balance bill protection		
O/P Diagnostic Testing	1	\$350
Emergency Room	1	\$500
Outpatient Surgeries	1	\$350
Ambulance - ground	1	\$250
INPATIENT FACILITY	Number of Days/year	Co-pay/day
Paid at 150% of Medicare** with balance bill protection		
**There are no network limitations on facilities. If any facility does not accept the allowed amount as payment in full (after the member's deductible) the plan will negotiate a rate with the provider. The member is not responsible for any amount other than the co-pay for any facility expense covered by the plan."	3	\$500
Includes all facility based services, supplies and professional services (nurses, doctors, therapists) for up to three days.		

Underwriting requirements

- Limited Day plans require an employer contribution of 50% of single coverage for the plan level the employee selects.
- Minimum participation:
 - For plans that include a bronze-level plan; 30% of the eligible class. Enrollment in any level of coverage counts toward the participation minimum. There is a 10 enrolled employee minimum.
 - For plans without a bronze-level plan; 10% of the eligible class. Enrollment in any level of coverage counts toward the participation minimum. There is a 5 enrolled employee minimum.

*Non-PPO physicians benefits are subject to the same copay and the allowable amount is a percentage of the the Medicare fee schedule. The member is responsible for any balance billed amounts. Mental Health & substance abuse benefits are covered the same as any other illness and apply to the same benefits as medical services. refer to policy documents for a full list of exclusions.

High-Cost Drug Program (HCDP)

Helps lower the cost of expensive medications

- Drugs under \$500: Filled as usual at any network pharmacy. Standard copays apply.
- Drugs over \$500: Require prior authorization. If eligible, members are enrolled in the HCDP.
- If medication is not available to be sourced under the program, then normal fill and copay apply.
 - The program searches for the lowest prices available through its multiple sourcing channels.
 - Members retain immediate access to medications as the program works on sourcing future fills.
 - Once sourced, drugs are usually shipped directly to the member, often with reduced or no copay.

Diabetic Wellness Coaching

Free personalized support for members managing diabetes

- Members can enroll online, by phone, or may be contacted if identified through clinical or claims data.
- One-on-one coaching focused on education, motivation, and daily habits.
- Includes free diabetes testing supplies for eligible participants.

Imaging Benefit (MRI, CT, PET Scans)

*Eligible for 1 free scan per year (MRI, CT, or PET)

- *Upon pre-notification, Allied checks for eligibility.
- If eligible, Allied coordinates scheduling through a national network (2,500+ providers).
- Members receive \$0 out-of-pocket scans—no paperwork required.

Lab Discount Program

\$0 cost outpatient lab work when using:

- Labcorp
- Quest Diagnostics
- American Esoteric Laboratories

Includes:

- Blood tests (cholesterol, CBC)
- Urine tests (urinalysis)
- Pathology (pap smears, biopsies)
- Cultures (e.g., throat swabs)

Ask your doctor if their office uses one of these labs before testing.



Virtual Primary Care & 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



FUNDAMENTAL CARE BENEFIT CONCIERGE

Your Personal Health Concierge & Advocacy Team

We're here to help you and your family make the most of your health benefits. From understanding your plan to finding the most affordable care, Fundamental Care Benefit Concierge is your personal guide through the healthcare maze.

What We Do for You

Find In-Network Providers

- Need a doctor, hospital, lab, or imaging center? We'll locate the best, most affordable in-network options and coordinate your benefits.

Explain Your Benefits

- Unsure how your plan works? We'll walk you through it so you can maximize every benefit.

Help with Bills & Claims

- Got a surprise bill? We review, explain, and even negotiate to reduce costs. We'll also help resolve any claim issues.

Estimate Costs

- Planning a procedure? We'll find you the most cost-effective options and explain what to expect.

Direct Pay & Discounted Services

- Access our network of affordable providers offering bundled rates—no surprise bills. Labs start at \$5 and imaging at \$150.

Why Utilize Us?

- Exceptional customer service
- Affordable, transparent care
- Extensive industry knowledge
- High success rate in negotiations





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

