



# **FUNDAMENTAL CARE LIMITED DAY HEALTH PLAN**



# basic needs

top five requested

- Preventative Care (covered at 100%)
- Emergency Care
- Mental Health
- Maternity Care
- Birth Control

5/5

Top Five

100%

covered

The five most desired employee benefits  
according to the Kaiser Family Foundation.





# coverage

Limit Days. Limit Costs.

- 3 - 6 PCP visits
- 3 - 5 Specialist visits
- 2 Urgent Care visits
- 1 ER visit
- 3 - 5 days in the Hospital
- + Major Diagnostic, X-ray, Outpatient Surgery, and more...

\$0

Deductible

100%

Expense incurred plans

All covered days are expense-incurred meaning the plan pays 100% of covered expenses after a reasonable copay.





# preventative care

minimal essential coverage MEC

- Well baby
- Well mother
- Immunizations
- Physical exams
- Preventive medications

\$0

out-of-pocket

100%

satisfaction

64 preventive and wellness services, including prescriptions, as designated by Centers for Medicare and Medicaid Services (CMS).





# patient advocacy

Concierge service to help you...

- Find the right doctors, hospitals, and other providers
- Schedule tests and appointments
- Compare cost & quality

\$0

out-of-pocket

100%

satisfaction

Members can feel confident scheduling an office visit, specialist visit, or even a surgery because of their patient advocacy





# virtual care

- Virtual Primary Care
- Urgent Care
- Talk Therapy
- Teen Therapy
- \*Psychiatry

\$0

out-of-pocket

\*psychiatric services require additional costs

100%

satisfaction

members can select a primary care doctor, make appointments, and even get subscriptions telephonically - Rx Valet offers discounts on brand name and specialty drugs.





# Lab Program

Allied National

## Outpatient lab work:

- Blood testing
- Urine testing
- Cytology and pathology
- Cultures

## Locations

- Labcorp
- Quest Diagnostics
- American Esoteric Laboratories

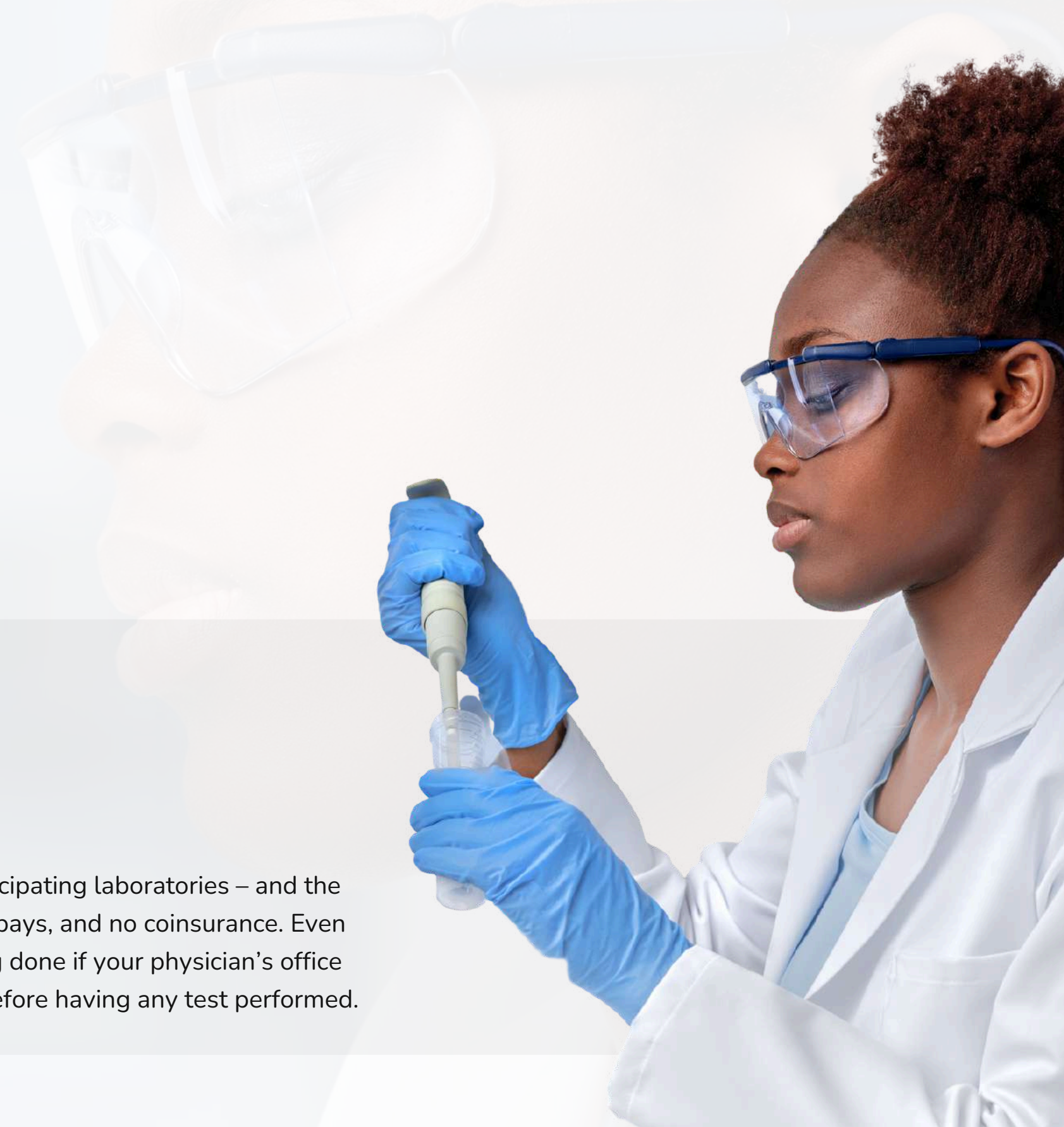
**\$0**

out-of-pocket

**100%**

satisfaction

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.





## High-Cost Drug Program (HCDP)

- Helps reduce the cost of expensive medications
- Drugs under \$500: filled normally with standard copay
- Drugs over \$500: may qualify for lower-cost sourcing with reduced or no copay
- Medications shipped directly once sourced—no delays in access

## Diabetic Wellness Coaching

- Free one-on-one coaching for diabetes management
- Easy to enroll online or by phone
- Includes free testing supplies for eligible members

## Imaging Benefit

- 1 free MRI, CT, or PET scan per year
- Pre-notification required
- No paperwork—\$0 out-of-pocket when scheduled through Allied's partner network

**\*\$0**  
out-of-pocket

\*some coverage may be  
subject to reduced copay

**100%**  
satisfaction

Your plan includes extra benefits that make care more affordable. High-cost medications may qualify for reduced or \$0 copays, diabetes support includes free coaching and testing supplies, and you may qualify for one MRI, CT, or PET scan per year at no cost when scheduled through the network.





BRONZE MVP PLAN			IN & OUT PATIENT MEC PLAN		OUTPATIENT MEC PLAN	
Deductible	None		None		None	
PREVENTIVE SERVICES PPO						
CMS Schedule of benefits	Paid at 100%		Paid at 100%		Paid at 100%	
PHYSICIAN SERVICES - PPO	Number of Days	Co-pay	Number of Days	Co-pay	Number of Days	Co-pay
Sick Office Visits - PCP	6	\$30	3	\$30	3	\$30
Sick Office Visits - Specialist	5	\$60	3	\$60	3	\$60
Urgent Care	2	\$100	2	\$100	2	\$100
Lab and Xray (outside OV)	3	\$50	2	\$50	2	\$50
OI/P Complex Imaging - Radiologist	2	None	1	None	1	None
Emergency Room Physician & Staff	1	None	1	None	1	None
Outpatient Surgeon & Anesthesiologist	1	None	1	None	N/A	N/A
PRESCRIPTION DRUGS - PPO						
Generic RX Only	Unlimited	\$15	Unlimited	\$15	Unlimited	\$15



	BRONZE MVP PLAN		IN & OUT PATIENT MEC PLAN		OUTPATIENT MEC PLAN	
OUTPATIENT FACILTY EXPENSES	Number of Days	Co-pay	Number of Days	Co-pay	Number of Days	Co-pay
Paid at 150% of Medicare						
Complex Imaging (CT, PET, MRI scans)	2	\$350	1	\$350	1	\$350
Emergency Room	1	\$500	1	\$500	1	\$500
Outpatient Surgeries	1	\$350	1	\$350	N/A	N/A
Ambulance	1	\$250	1	\$250	1	\$250
INPATIENT FACILITY	Number of Days	Co-pay	Number of Days	Co-pay	Number of Days	Co-pay
Paid at 150% of Medicare						
	5	\$250	3	\$500	N/A	N/A
	Includes facility services Includes Operating room Includes professional services for 5 days		Includes facility services Includes Operating room Includes professional services for 3 days			

\* Mental Health & substance abuse benefits are covered same as any other illness and apply to the same benefits as medical services.



A man with dark hair, wearing a blue button-down shirt and dark pants, is shown from the waist up. His right arm is in a blue and white padded sling. He is looking down and to his left. The background is a blurred indoor setting. A large orange circle is partially visible behind him on the left side of the frame.

# Greg

## ER Claim

Greg broke his arm and needs to go to the emergency room. As this is his first visit of the year, **he just pays a \$500 copay and he is able to get x-rays, get his arm set, and receive medication for the pain at no additional out-of-pocket costs.** Greg does not have to meet a deductible or pay any coinsurance.

**\$500**  
out-of-pocket

**73%**  
savings

\$2,200 average ER visit cost - Greg has a \$2,500 deductible Major Medical Plan





# Jennifer

## Delivery Claim

Jennifer recently gave birth to a beautiful baby boy. She had a typical 48-hour delivery. When she gets the hospital bill, she sees that **she is only responsible for her \$500 copay, and the plan is taking care of the rest.** What's more, she only pays \$150/month and **never has to pay a deductible if she wants to use her benefits.** Since Jennifer makes \$20/hour she knows she's selected the perfect plan for her and her family.

**\$500**  
out-of-pocket

**84%**

savings

\$14,768 average delivery cost - 84% savings if Jennifer had a \$3K deductible Major Medical plan



# QUESTIONS



FUNDAMENTAL CARE  
LIMITED DAY HEALTH PLAN