

THE FUNDAMENTAL CARE LIMITED DAY PLAN

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

THE REALITY

Reasons why employees don't sign up for an employer sponsored ACA Medical Plan

- They can't afford the premium
- If they could afford the premium, the deductible amount is overwhelming
- They don't see the value since they "never" go to the doctor

Three Levels of Plan

- An affordable Bronze MVP plan – with **no deductible**
- An affordable mid-range MEC plan with 3 days of hospitalization– with **no deductible**
- A Value priced outpatient expense MEC plan- with **no deductible**

Underwriting Features

- NO health questions



**FUNDAMENTAL CARE
LIMITED DAY HEALTH PLAN**

**Fundamental Care
Limited Day Health Plan**

	BRONZE MVP PLAN		IN & OUT PATIENT MEC PLAN		OUTPATIENT MEC PLAN	
Deductible	None		None		None	
PREVENTIVE SERVICES						
CMS Preventive Care Services	Paid at 100%		Paid at 100%		Paid at 100%	
VIRTUAL PRIMARY CARE						
Telehealth/Virtual Care	Unlimited	\$0	Unlimited	\$0	Unlimited	\$0
PHYSICIAN SERVICES - PPO*						
	Number of Days/year	Co-pay/day	Number of Days/year	Co-pay/day	Number of Days/year	Co-pay/day
Office Visits - PCP	6	\$30	3	\$30	3	\$30
Office Visits - Specialist	5	\$60	3	\$60	3	\$60
Urgent Care	2	\$100	2	\$100	2	\$100
Laboratory Services and Xray (outside OV)	3	\$50	2	\$50	2	\$50
O/P Diagnostic Testing - 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 - Available through the drug card plan only.						
Generic RX Only	Unlimited	\$15	Unlimited	\$15	Unlimited	\$15
OUTPATIENT FACILITY EXPENSES						
	Number of Days/year	Co-pay/day	Number of Days/year	Co-pay/day	Number of Days/year	Co-pay/day
Paid at 150% of Medicare**						
O/P Diagnostic Testing	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 - ground	1	\$250	1	\$250	1	\$250
INPATIENT FACILITY						
	Number of Days/year	Co-pay/day	Number of Days/year	Co-pay/day	Number of Days/year	Co-pay/day
Paid at 150% of Medicare**						
**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.	5	\$250	3	\$500	N/A	N/A
	Includes all facility based services, supplies and professional services (nurses, doctors, therapists) for up to five days.		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.

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



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**

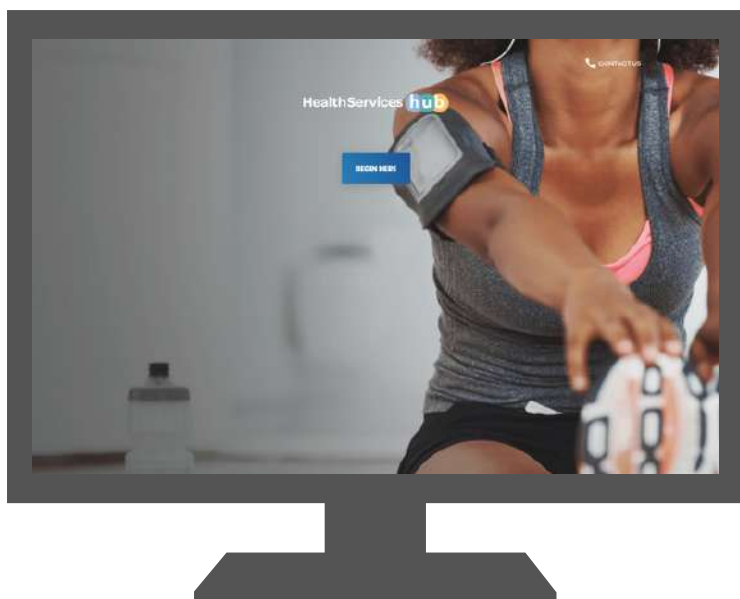
Use the personal health tools including calculators and assessments to manage your progress. Find exercise and nutrition resources to help you take the healthy strides you're wanting.

- **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.



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)





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

