



# Health Direct

*The Affordable Healthcare Advantage*

## **Plan Comparison:** **Summary of Benefits and Coverage**

- \$1.0 Million / \$5.0 Million Plan with \$250 Deductible
- \$1.0 Million / \$5.0 Million Plan with \$500 Deductible
- \$1.0 Million / \$5.0 Million Plan with \$750 Deductible



# Summary of Benefits and Coverage: Plan Comparison



\$1.0 Million / \$5.0 Million Plans: \$250 Deductible · \$500 Deductible · \$750 Deductible

PLAN	\$1M/\$5M - 250	\$1M/\$5M - 500	\$1M/\$5M - 750
Subject to plan allowable The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get copy of the complete terms of coverage, call M3 Benefits (888)711-4959. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, provider or other underlined terms see the Glossary. You can view the glossary at <a href="http://www.dol.gov/ebsa/">www.dol.gov/ebsa/</a> , <a href="http://www.healthreform.com">www.healthreform.com</a> or <a href="http://www.cciio.cms.gov">www.cciio.cms.gov</a>			
<b>Deductible</b> (the amount the Covered Person pays each Calendar Year for Covered Services before the Coinsurance is payable) <ul style="list-style-type: none"><li>• Individual</li><li>• Family Unit (Accumulated)</li></ul>	\$250 \$500	\$500 \$1,000	\$750 \$1,500
<b>Maximum Annual Benefit Amount</b> <ul style="list-style-type: none"><li>• Yearly</li><li>• Lifetime</li></ul>	\$1,000,000 \$5,000,000	\$1,000,000 \$5,000,000	\$1,000,000 \$5,000,000
<b>Copays</b> Please note that after your deductible has been met, you will still be responsible for paying copayments for your medical services.			
<b>Other Covered Services (Limitations may apply to these services. This may not be a complete list.)</b> <ul style="list-style-type: none"><li>• Annual Lab / X-Ray Tests</li><li>• Annual Pap Smear / Mammogram</li><li>• Cancer Screenings</li><li>• Colonoscopies</li><li>• Diabetic Supply</li><li>• Immunizations</li><li>• Other Preventative Screenings</li><li>• Symphony Rx (Prescriptions)</li><li>• Clever Health (including Mental Health Services)</li><li>• Urgent Care and Office Visits</li><li>• Well Baby Care</li><li>• Wellness Visits</li></ul>			
<b>Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)</b> <ul style="list-style-type: none"><li>• Acupuncture</li><li>• Children's Dental Check-Up</li><li>• Children's Glasses</li><li>• Children's Eye Exam</li><li>• Dialysis</li><li>• Biofeedback</li><li>• Mental Health Services</li><li>• Substance Abuse Services</li><li>• Organ Transplant Services</li></ul>			
<b>Services may require preauthorization. Failure to obtain preauthorization will result in denial of benefits.</b>			
<b>PRECERTIFICATION</b> <p>Precertification is required for all in-hospital admissions, imaging (CT/PET/MRI/MRA), home health, skilled nursing, hospice, DME (over \$500), chemotherapy/radiation, sleep studies, prosthetics/orthotics, therapies (chiropractic, cardiac, PT/OT/ST), and outpatient surgery. Please refer to the plan document for a complete list of all services that require precertification under your plan. A 50% penalty will apply for not obtaining precertification.</p>			
This illustration describes the plan in an easily understood manner and is presented as a matter of general information			
<b>All Benefits Payable Under This Plan Are Subject To The Plan Allowable.</b>			



# Summary of Benefits and Coverage: Plan Comparison



\$1.0 Million / \$5.0 Million Plans: \$250 Deductible · \$500 Deductible · \$750 Deductible

PLAN	\$1M/\$5M - 250	\$1M/\$5M - 500	\$1M/\$5M - 750
<b>Covered Services - Illness or Injury</b>			
<b>Physician Office Services</b> <ul style="list-style-type: none"> <li>• Primary care physician office visit - 10 visits per benefit period maximum is combined for PCP office visits, and Urgent care visits.</li> <li>• Specialist Physician Office Visit - 10 visits per benefit period maximum is combined for PCP office visits, and Urgent care visits.</li> <li>• Urgent Care Visit - 10 visits per benefit period maximum is combined for PCP office visits, Specialist visit and Urgent care visits.</li> </ul>	<div></div> <div>\$50 Copay (after deductible)</div> <div></div>	<div></div> <div>\$50 Copay (after deductible)</div> <div></div>	<div></div> <div>\$50 Copay (after deductible)</div> <div></div>
<b>Clever Health</b> Virtual primary care, Virtual urgent care, Licensed mental wellness and more <ul style="list-style-type: none"> <li>• Virtual Primary Care (Including Dermatology) - 12 visit limit per benefit period</li> <li>• Urgent Care - Unlimited</li> <li>• Mental Health - 4 visit limit per benefit period</li> </ul>	<div></div> <div>\$0 Copay, \$0 Deductible</div> <div></div>	<div></div> <div>\$0 Copay, \$0 Deductible</div> <div></div>	<div></div> <div>\$0 Copay, \$0 Deductible</div> <div></div>
<b>Emergency Services</b> <ul style="list-style-type: none"> <li>• Emergency Room Care - 2 visit limit per benefit period. <i>*Freestanding ER and non-emergency visits not covered</i></li> <li>• Emergency Medical Transportation - 1 visit limit per benefit period .</li> </ul>	<div>\$500 Copay/Admission (after deductible)</div> <div>\$500 Copay/Admission (after deductible)</div>	<div>\$500 Copay/Admission (after deductible)</div> <div>\$500 Copay/Admission (after deductible)</div>	<div>\$500 Copay/Admission (after deductible)</div> <div>\$500 Copay/Admission (after deductible)</div>
<b>Outpatient Services</b> <ul style="list-style-type: none"> <li>• Outpatient Hospital/Ambulatory Surgical Center, All fees. - 3 surgeries per Plan Year. <i>Authorization required.</i></li> </ul>	<div>\$500 Copay/Admission (after deductible)</div>	<div>\$500 Copay/Admission (after deductible)</div>	<div>\$500 Copay/Admission (after deductible)</div>
<b>Inpatient Services</b> <ul style="list-style-type: none"> <li>- Inpatient Hospital Services, Facility/Physician Fees - Paid at facility's semi-private room rate. Limit 2 hospital stays per benefit period, 10 day maximum hospitalization per benefit period.</li> <li>• Inpatient Hospital Surgical Services, All fees. - 2 surgeries per Plan Year.</li> </ul>	<div>\$1,000 Copay/Admission (after deductible)</div> <div>\$1,000 Copay/Surgery (after deductible)</div>	<div>\$1,000 Copay/Admission (after deductible)</div> <div>\$1,000 Copay/Surgery (after deductible)</div>	<div>\$1,000 Copay/Admission (after deductible)</div> <div>\$1,000 Copay/Surgery (after deductible)</div>
<b>Testing</b> <ul style="list-style-type: none"> <li>• Diagnostic Test (X-Ray, Lab, EKGs, ECGs, All other diagnostic services not included in Imaging) - 3 per Benefit Plan Year.</li> <li>• Imaging (CT/PET Scans, MRIs, MRAs) - 3 per Benefit Plan Year. <i>Authorization required, Green Imaging only</i></li> </ul>	<div>\$50 Copay (after deductible)</div> <div>\$250 Copay (after deductible)</div>	<div>\$50 Copay (after deductible)</div> <div>\$250 Copay (after deductible)</div>	<div>\$50 Copay (after deductible)</div> <div>\$250 Copay (after deductible)</div>

# Summary of Benefits and Coverage: Plan Comparison



\$1.0 Million / \$5.0 Million Plans: \$250 Deductible · \$500 Deductible · \$750 Deductible

PLAN	\$1M/\$5M - 250	\$1M/\$5M - 500	\$1M/\$5M - 750
<b>Preventive Care</b>			
<b>Preventive Care / Screening / Immunization</b> (You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Services are limited to those covered by the Affordable Care Act. All services must be conducted in office, hospital services are not covered.)	\$0 Copay, \$0 Deductible	\$0 Copay, \$0 Deductible	\$0 Copay, \$0 Deductible
<b>Mental Health, Behavioral Health and/or Substance Use Disorder Services</b>			
<b>Inpatient Services</b> (Includes Facility and Professional Fees Included in the inpatient hospitalization limit).	\$250 Copay/Admission (after deductible)	\$250 Copay/Admission (after deductible)	\$250 Copay/Admission (after deductible)
<b>Outpatient Services</b> • Outpatient Services	Not Covered	Not Covered	Not Covered
<b>Other Covered Services - Illness or Injury</b>			
<b>Pregnancy, Maternity</b> Global Maternity Services, All fees. ( Other maternity services include office visits, lab work, radiology, prenatal/postnatal care, etc. Capped at \$15,000 Per Plan Year. Excludes Genetic testing unless medically necessary). • Routine Vaginal Delivery  • Routine C-Section Delivery  • All Other Maternity Services	\$500 Copay/Admission (after deductible)  \$500 Copay/Admission (after deductible)  100% Covered	\$500 Copay/Admission (after deductible)  \$500 Copay/Admission (after deductible)  100% Covered	\$500 Copay/Admission (after deductible)  \$500 Copay/Admission (after deductible)  100% Covered
<b>Home Health Care</b> \$500 Maximum per Benefit Year	\$50 Copay/Visit (after deductible)	\$50 Copay/Visit (after deductible)	\$50 Copay/Visit (after deductible)
<b>Skilled Nursing Care</b> \$5,000 Maximum per Benefit Year	\$50 Copay/Visit (after deductible)	\$50 Copay/Visit (after deductible)	\$50 Copay/Visit (after deductible)
<b>Hospice Services</b> \$5,000 Maximum per Benefit Year	\$0 Copay (after deductible)	\$0 Copay (after deductible)	\$0 Copay (after deductible)
<b>Therapy</b> -10 visits per member per Plan year. All-inclusive maximum for PCP, Specialist, Urgent Care visits, Therapies (Chiropractic, PT/OT/ST, Cardiac (Pre-certification Required)) • Chiropractic • PT / OT / ST • Cardiac	\$50 Copay/Visit (after deductible)	\$50 Copay/Visit (after deductible)	\$50 Copay/Visit (after deductible)
<b>Durable Medical Equipment</b> \$500 Maximum per Benefit Year. Copay is applied per item received	\$50 Copay/Item (after deductible)	\$50 Copay/Item (after deductible)	\$50 Copay/Item (after deductible)
<b>Infusion / Injection Drugs</b> See Specialty Medications	Not Covered	Not Covered	Not Covered
<b>Chemotherapy / Radiation</b> ( \$50,000 Maximum per Benefit Year. Maximum combined with infusion / Injection Drugs )	\$100 Copay/Visit (after deductible)	\$100 Copay/Visit (after deductible)	\$100 Copay/Visit (after deductible)

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PLAN	\$1M/\$5M - 250	\$1M/\$5M - 500	\$1M/\$5M - 750
Other Covered Services - Illness or Injury (Continued)			
<b>Diabetic Services</b> • Diabetic Nutritional Counseling - 1 Visit per Plan Year.  • Diabetic Supplies / Equipment	\$0 Copay (after deductible)  Call the Care Team for more details	\$0 Copay (after deductible)  Call the Care Team for more details	\$0 Copay (after deductible)  Call the Care Team for more details
<b>Prosthetics</b> ( \$2,500 Maximum per Benefit Year. Copayment is applied per item received. )	\$50 Copay/Visit (after deductible)	\$50 Copay/Visit (after deductible)	\$50 Copay/Visit (after deductible)
<b>Dialysis</b>	Not Covered	Not Covered	Not Covered
<b>Organ Transplant Services</b>	Not Covered	Not Covered	Not Covered
<b>Child Dentistry and Eye Care</b> • Child Eye Exam • Child Glasses / Contacts • Child Dental Check-Up	Not Covered	Not Covered	Not Covered
★ <b>TELEMEDICINE PLATFORM Highlights</b>			
• Virtual Primary Care \$0 copay      • Virtual Urgent Care \$0 copay      • Virtual Mental Health \$0 copay			
Prescription Drugs			
<b>Prescription Drugs</b> (If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at <a href="#">Symphony Rx</a> • Generic Drugs • Preferred Brand Name Drugs  • Non-Preferred Brand Name Drugs* • Specialty Drugs*	\$0 Copay  \$0 Copay  *PAP Available *PAP Available	\$0 Copay  \$0 Copay  *PAP Available *PAP Available	\$0 Copay  \$0 Copay  *PAP Available *PAP Available
<b>*Specialty Medications</b> Specialty Medications are not covered by your plan, however, medications may be separately available through Patient Assistance Program (PAP). Health Direct will assist members with these applications.			
<b>Company: Symphony RX</b> • (833)870-2945	<b>NO Rx Copayments:</b> • Retail Pharmacy Acute Meds <b>No Copay</b> • Mail Order Chronic Meds (90 Day Supply) <b>No Copay</b>		<b>Formulary Drug List:</b> • <a href="#">Covered medications</a>
Symphony RX has <b>over 1,000 Generic Drugs available at no cost</b> . Please see formulary for more details.			



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Coverage: 06/01/24 - 05/31/25

★ PREMIUMS EFFECTIVE AS OF JUNE 1, 2024			
PLAN	\$1M/\$5M - 250	\$1M/\$5M - 500	\$1M/\$5M - 750
AGES 18-29			
Employee	\$409.00	\$389.00	\$369.00
Employee + Spouse	\$729.00	\$709.00	\$689.00
Employee + Child(ren)	\$709.00	\$689.00	\$669.00
Family	\$1049.00	\$1009.00	\$999.00
AGES 30-44			
Employee	\$459.00	\$429.00	\$409.00
Employee + Spouse	\$789.00	\$749.00	\$729.00
Employee + Child(ren)	\$759.00	\$729.00	\$699.00
Family	\$1109.00	\$1079.00	\$1039.00
AGES 45-54			
Employee	\$489.00	\$459.00	\$439.00
Employee + Spouse	\$809.00	\$789.00	\$769.00
Employee + Child(ren)	\$789.00	\$759.00	\$739.00
Family	\$1129.00	\$1099.00	\$1089.00
AGES 55-64			
Employee	\$529.00	\$509.00	\$489.00
Employee + Spouse	\$819.00	\$799.00	\$779.00
Employee + Child(ren)	\$799.00	\$769.00	\$749.00
Family	\$1149.00	\$1129.00	\$1109.00

