



# Benefits Proposal

## Choice Health Options

Health Plans That Make Your Budget Do a **Happy Dance**



Affordable



Usable



ACA Compliant



# About us



Choice Health Options, in partnership with Collective Wellness Association, Inc. puts together health plans and wellness tools to support everyone from small business owners, to large employers and their employees.

Our plans are affordable, easy to understand and truly usable – benefits which are particularly difficult to find in the current market.

With benefit rich outpatient coverage, a large nationwide network, and bonus features of telemedicine and discounts on care you may choose not to insure, we cover the bases and allow customization based on your Individual and Employer needs.

## Plan Highlights



### Primary Care Visits

All wellness and preventive treatments covered at 100%.



### Specialist Visits

See a specific kind of doctor such as internal medicine, pediatrician, or a nurse practitioner, etc.



### Urgent Care

Easy access to quality healthcare for the times when your primary care physician's offices are closed



### Laboratory & X-Rays

Labs and x-rays are also covered through our plans



### A Second Opinion Free

Review your diagnosis with a licensed medical expert by phone and on video chat



### Behavioral Health/Therapy | \$50 Co-pay

Talk to a therapist by phone whenever you need one. \*3x per year



### Virtual Care Membership | \$0 Co-pay

All-access pass to your doctor through virtual office visits, phone calls, text messaging and even video calls – with a \$0 co-pay and no deductible!



### Discount Card

Receive discounts on benefits like Dental, Vision, Durable Medical Equipment, Hearing Aids, & Fitness



### Prescription Coverage

Generic Rx, Brand Rx, and Discount Rx

## Value Added Benefits

### Additional Products:

- Hospital Indemnity Coverage
- Dental Insurance
- Vision Insurance
- Discount Plans

### Additional Features:

- Co-pay Plan Options with Unlimited Visits
- Usable and Available in all 50 States
- Meets ACA Mandate in NJ, CA, RI, DC
- Large Nationwide Network

# Plan Options

Plans	WellCare	Optima	Elitecare
Adult	\$95.00	\$204.00	\$259.00
Adult + Spouse	\$189.00	\$405.00	\$495.00
Adult + Child(ren)	\$189.00	\$405.00	\$495.00
Family	\$255.00	\$604.00	\$730.00
Medical Benefits			
Wellness and Preventive	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Visits	Use Telemedicine	\$15 co-pay   Unlimited	\$15 co-pay   Unlimited
Specialists Visits	-	Network Discount	\$15 co-pay   Unlimited
Urgent Care Visits	-	\$50 co-pay   Unlimited	\$50 co-pay   Unlimited
Laboratory Services	-	Network Discount	\$50 co-pay   Unlimited
X-Rays	-	-	\$50 co-pay   Unlimited
Rx Benefit			
Rx Discount Plan	Included	Included	Included
Prescriptions	-	Tier 1: \$15 Co-pay Tier 2: \$30 Co-pay	Tier 1: \$15 Co-pay Tier 2: \$30 Co-pay
	-	Tier 3: \$50 Co-pay Tier 4: \$75 Co-pay	Tier 3: \$50 Co-pay Tier 4: \$75 Co-pay
Virtual Health Benefits			
Telemedicine	\$0 Co-pay   Unlimited	\$0 Co-pay   Unlimited	\$0 Co-pay   Unlimited
Virtual BehavioralHealth	-	\$50 Co-pay   3x/year	\$50 Co-pay   3x/year
MEC COMPANION CARD –Included With ALL Plans			
Dental	Savings as high as 50% at over 80,000 providers		
Vision	Up to 50% savings on Lenses, Frames, and other vision needs		
Medical Services	Savings from everything from Surgery to MRI's		
Pet Guidance	Call, chat or email for Pet Support 24/7		
Fitness	Discounts on Gym Memberships and Virtual Subscriptions		

- Office Visits, Specialist Visits, Urgent Care, Lab and X-Rays are all member co-pays. Services are repriced through the Multiplan network.



# Hospital Indemnity + MEC






Plans	Ultimate + National High
Adult	\$324.00
Adult + Spouse	\$675.00
Adult + Child(ren)	\$635.00
Family	\$950.00
Wellness and Preventive	Covered at 100%
Primary Care Visits	\$15 co-pay   Unlimited
Specialists Visits	\$15 co-pay   Unlimited
Urgent Care Visits	\$50 co-pay   Unlimited
Laboratory Services	\$50 co-pay   Unlimited
X-Rays	\$50 co-pay   Unlimited
Prescriptions	Tier 1: \$15 co-pay Tier 2: \$30 co-pay Tier 3: \$50 co-pay Tier 4: \$75 co-pay
Telemedicine	\$0 co-pay   Unlimited
Virtual BehavioralHealth	\$50 co-pay   3x/year
MecCompanion Card	
MEC Companion Card	
Hospital Indemnity	
Admission Benefit	\$2,500   1x/year
Confinement Benefits	\$200 per day   30x/year
Inpatient Rehabilitation	\$100 per day   15x/year
Inpatient Surgery Benefit	\$1,000   1x/year
Outpatient Surgery Benefit	\$750/\$1,500   1x/year
Ambulance Benefit	\$500 air transportation   2x/year \$200 ground transportation   2x/year
Diagnostic Procedure	\$250   1x/year
Emergency Room	\$100 per day   2x/year
Health Screenings	\$50   1x/year

Hospital Indemnity benefits can help pay for out-of-pocket costs associated with being hospitalized in addition to your medical coverage and can give you more of a financial safety net for unplanned expenses brought on by a hospitality. **Payments are made directly to you, even if you did not actually incur any out-of-pocket expenses.**

1. Costs include Plan Document, Multiplan Network, ID cards, Enrolment Guides, Claims Adjudication, SBCs and COBRA Administration.
2. MEC preventive benefits are covered 100% for in network services.
3. Office Visits, Specialist Visits, Urgent Care, Lab and X-Rays are all member co-pays. Services are repriced through the Multiplan network.


# Additional Benefits



MEC Companion Discount Card:	
Discount Card	Dental, Vision, Medical Services, Pet Guidance, Fitness and more.
Provider Lookup	
<ol style="list-style-type: none"><li>1. Find Wellcare Provider: <a href="#">Visit Here</a></li><li>2. Find Optima/EliteCare Provider: <a href="#">Visit Here</a></li><li>3. Enter provider type: i.e. Primary Care, Ob-Gyn, Lab, etc.</li></ol>	
	
Virtual Health Benefits	
<p>Telehealth: Call anytime, visit with a US-based, licensed doctor and get a prescription written, if medically necessary—at NO COST. To access, call 1-855-6RECURO or visit <a href="https://get.thehealthwallet.com">get.thehealthwallet.com</a> and create your account using the primary insured's SS#. Logo attached.</p>	
	
Rx Information	
<p>Present your medical card with your prescription to any of our 60,000+ retail pharmacies to your prescription. Additional information will be provided on your medical ID card.</p>	
	

1. Costs include plans documents, Multiplan network, ID cards, enrolment guides, COBRA, administrations and claims management.
2. Plans exclude out-of-network services and cover only the services listed above and on the Preventive Care Benefits page.
3. Claims are repriced through the Multiplan PHCS network. For services covered at a network discount, members will be responsible for paying the remaining balance after the network discount is applied. Discounts vary based on provider contracts.
4. Rx Benefits are subject to the formulary drug list. Co-pay amounts listed are based on a unit quantity of 30 for a 30-day supply. Pricing may vary based on quality and supply.
5. Virtual Health benefits are offered through freshbenies. Members have access to 1) physician visits via phone or video, with prescriptions sent directly to the member's pharmacy, when medically necessary and 2) therapist consultations via video at \$50 each {first 3 visit -\$85 after}. The WellCare plans does not include behavioralhealth services.
6. This plan is a Qualified Health Plan that meets the standards of Minimum Essential Coverage [MEC] under the Affordable Care Act {ACA}.

# Preventative Dental

Monthly		Preventive Dental	
Adult		\$39.00	
Adult + Spouse		\$70.00	
Adult + Child(ren)		\$67.00	
Family		\$102.00	
		In-Network	Out-of-Network
<b>Preventive &amp; Diagnostic</b> Exams; Cleanings; Bitewing X-Rays; Full Mouth X-Rays; Fluoride Treatments (Frequency limitations apply); Space Maintainers		Covered at 100%	
<b>Annual Maximum</b> (per person)		\$1,000	
<b>Annual Deductible</b> Per Person Family Maximum Waived For		None None Preventive & Diagnostic	
Provider Lookup			
Visit: <a href="https://www.deltadental.com/us/en/member/find-a-dentist.html">https://www.deltadental.com/us/en/member/find-a-dentist.html</a> or Choose Any   <b>Your Plan:</b> Delta Dental PPO Search by <b>Current Location:</b> No, Enter Zip Code   Find Dentists		 <b>Specialty:</b> Choose one	
Plan Notes			
<p>Carryover MaxSMfrom Delta Dental allows you to increase your benefits.</p> <p>This valuable benefit feature allows you to carry over a portion of your unused standard annual maximum benefit limit into the next year, and beyond. You can accumulate part of your unused benefit dollars from a healthy year and use it for larger, more expensive procedures in the future—such as bridges, crowns, and root canals.</p>			

The benefits outlined above are a summary of the quoted plan design. Full details on the plan of benefits and applicable policy provisions, including limitations and exclusions, are provided in the group contract.

# Comprehensive Dental



Monthly	Comprehensive Dental	
Adult	\$78.00	
Adult + Spouse	\$142.00	
Adult + Child(ren)	\$137.00	
Family	\$219.00	
	In-Network	Out-of-Network
<b>Preventive &amp; Diagnostic</b> Exams; Cleanings; Bitewing X-Rays; Full Mouth X-Rays; Fluoride Treatments (Frequency limitations apply); Space Maintainers	100%	80%
<b>Basic</b> Fillings; Simple Extractions; Oral Surgery; Periodontics; Root Canals (Endodontics); Sealants	80%	50%
<b>Major</b> Crowns & Gold Restorations; Bridgework; Full & Partial Dentures; Repair of Dentures; Implants	50%	50%
<b>Annual Maximum</b> (per person)	\$1,500	\$1,500
<b>Annual Deductible</b> Per Person Family Maximum Waived For	\$50 \$150 Preventive & Diagnostic	\$100 \$300 Preventive & Diagnostic

## Provider Lookup

Visit: <https://www.deltadental.com/us/en/member/find-a-dentist.html>

**Specialty:** Choose one or Choose Any | **Your Plan:** Delta Dental PPO



Search by **Current Location:**, Enter Zip Code, Find Dentists

## Plan Notes

Carryover MaxSM from Delta Dental allows you to increase your benefits.

This valuable benefit feature allows you to carry over a portion of your unused standard annual maximum benefit limit into the next year, and beyond. You can accumulate part of your unused benefit dollars from a healthy year and use it for larger, more expensive procedures in the future—such as bridges, crowns, and root canals.

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# Vision by VSP



## Rates

Adult Only	Adult + Spouse	Adult + Child(ren)	Family
\$21.00	\$37.00	\$35.00	\$52.00

## Benefits

Network/Plan	VSP Choice
Exam/lens/frame frequency (months)	12/12/24
Contacts (in lieu of glasses)	12

## In-network Coverage

Eye Exam Co-pay	\$10
Materials Co-pay	\$10
Frame allowance	\$25
Elective contact lens allowance	\$130   \$70 Walmart/Sam's Club/Costco frame allowance
Necessary contact lenses	\$130
Contact lens fit/evaluation	\$130
Co-pay	Covered in full after Co-pay
Both frames and contacts in same year	\$60
	No; allows contacts in lieu of frames

## Out-of-Network Coverage

Examination, up to:	\$45
Single vision lenses, up to:	\$30
Bifocal lenses, up to:	\$50
Trifocal lenses, up to:	\$65
Progressive lenses, up to:	\$50
Lenticular lenses, up to:	\$100
Frames, up to:	\$70
Elective contact lenses, up to:	\$105
Necessary contact lenses, up to:	\$210

## Lens Enhancements (Member Cost)\*

Anti-glare coating	\$41 single/\$41 multifocal
Impact -resistant lenses -adult	\$31 single/\$35 multifocal (covered for children)
Progressive lenses	Standard progressive lenses are covered
Light-reactive lenses	\$75 single vision/\$75 multifocal
Scratch resistant coating	\$17 single vision/\$17 multifocal

\*Prices shown reflect the standard plastic price for each respective category. Premium lens enhancement prices may vary. Prices may vary and are valid only through VSP Choice Network and are subject to change without notice.

## Vision Provider Lookup

Visit: <https://www.vsp.com/eye-doctor>  
Search by Location, Office Name, or Doctor Name





## 100% Covered Services

### Preventive benefits for adults

- Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked
- Alcohol Misuse screening and counseling
- Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk
- Blood Pressure screening
- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal Cancer screening for adults 45 to 75
- Depression screening
- Diabetes (Type 2) screening for adults 40 to 70 years who are overweight or obese
- Diet counseling for adults at higher risk for chronic disease
- Falls prevention (with exercise or physical therapy and vitamin D use) for adults 65 years and over living in a community setting
- Hepatitis B screening for people at high risk
- Hepatitis C screening for adults age 18 to 79 years
- HIV screening for everyone age 15 to 65, and other ages at increased risk
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adults at high risk for getting HIV through sex or injection drug use
- Immunizations for adults — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella), Diphtheria, Flu (influenza), Hepatitis A, Hepatitis B, Human Papillomavirus (HPV), Measles, Meningococcal, Mumps, Whooping Cough (Pertussis), Pneumococcal, Rubella, Shingles, and Tetanus
- Lung cancer screening for adults 55 to 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years
- Obesity screening and counseling
- Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk
- Statin preventive medication for adults 40 to 75 years at high risk
- Syphilis screening for all adults at higher risk
- Tobacco use screening for all adults and cessation interventions for tobacco users
- Tuberculosis screening for certain adults with symptoms at high risk

### Preventive benefits for women

- Bone density screening for all women over age 65 or women age 64 and younger that have gone through menopause
- Breast cancer genetic test counseling (BRCA) for women at higher risk (counseling only; not testing)
- Breast cancer mammography screenings: every 2 years for women over 50 and older or as recommended by a provider for women 40 to 49 or women at higher risk for breast cancer
- Breast Cancer chemoprevention counseling for women at higher risk
- Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
- Birth control: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
- Cervical Cancer screening: Pap test (also called a Pap smear) for women 21 to 65
- Chlamydia infection screening for younger women and other women at higher risk
- Diabetes screening for women with a history of gestational diabetes who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before
- Domestic and interpersonal violence screening and counseling for all women
- Folic acid supplements for women who may become pregnant

### Preventive benefits for women (continued)

- Gestational diabetes screening for women 24 weeks pregnant (or later) and those at high risk of developing gestational diabetes
- Gonorrhoea screening for all women at higher risk
- Hepatitis B screening for pregnant women at their first prenatal visit
- Maternal depression screening for mothers at well-baby visits
- Preeclampsia prevention and screening for pregnant women with high blood pressure
- Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk
- Sexually Transmitted Infections counseling for sexually active women
- Expanded tobacco intervention and counseling for all pregnant tobacco users
- Urinary incontinence screening for women yearly
- Urinary tract or other infection screening
- Well-woman visits to get recommended services for women

### Preventive benefits for children

- Alcohol, tobacco, and drug use assessments for adolescents
- Autism screening for children at 18 and 24 months
- Behavioral assessments for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Bilirubin concentration screening for newborns
- Blood Pressure screening for children: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Blood screening for newborns
- Depression screening for adolescents beginning at age 12
- Developmental screening for children under age 3
- Dyslipidaemia screening for all children once between 9 and 11 years and once between 17 and 21 years for children at higher risk of lipid disorders
- Fluoride supplements for children without fluoride in their water source
- Fluoride varnish for all infants and children as soon as teeth are present
- Gonorrhoea preventive medication for the eyes of all newborns
- Hearing screening for all newborns; and regular screenings for children and adolescents as recommended by their provider
- Height, weight and body mass index (BMI) measurements taken regularly for all children
- Hematocrit or hemoglobin screening for all children
- Hemoglobinopathies or sickle cell screening for newborns
- Hepatitis B screening for adolescents at higher risk
- HIV screening for adolescents at higher risk
- Hypothyroidism screening for newborns
- PrEP (pre-exposure prophylaxis) HIV prevention medication for HIV-negative adolescents at high risk for getting HIV through sex or injection drug use
- Immunizations for children from birth to age 18 — doses, recommended ages, and recommended populations vary: Chickenpox (Varicella); Diphtheria, Tetanus, and Pertussis (DTaP); Haemophilus influenza type B; Hepatitis A; Hepatitis B; Human Papillomavirus (HPV); Inactivated Poliovirus; Influenza (flu shot); Measles; Meningococcal; Mumps; Pneumococcal, Rubella; and Rotavirus
- Lead screening for children at risk of exposure
- Obesity screening and counseling
- Oral health risk assessment for young children from 6 months to 6 years
- Phenylketonuria (PKU) screening for newborns
- Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk
- Tuberculin testing for children at higher risk of tuberculosis: Age 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Vision screening for all children
- Well-baby and well-child visits

For more information on preventive care benefits visit:

<https://www.healthcare.gov/coverage/preventive-care-benefits/>



# Convenient Care Anywhere



## TELEMEDICINE

### Health Care Made Easy

**Our telemedicine benefit provides you and your family access to board certified physicians** around the clock (24/7/365) via telephone or secure video. Telemedicine physicians can give advice, diagnose or treat illness, and even prescribe medication right over the phone. With healthcare costs rising, an office visit with a PCP or Urgent Care Center can range from \$155 to upwards of \$300, and an ER visit can average almost \$1,000\*. With this benefit, there is no cost to you or your family for a consultation.



## Common Conditions Treated

- Allergies
- Arthritic Pain
- Bronchitis
- Cold/Flu
- Conjunctivitis
- Diarrhea
- Ear Infections
- Gastroenteritis
- Headaches
- Insect Bites
- Sprains/Strains
- Respiratory Infections
- Sinus Infections
- Upset Stomach
- Urinary Tract Infections

And many other non-emergency conditions...

01

### Activate Your Account

Activate online or by calling member services. Once activated, you will need to setup your member profile and complete your electronic health record.

02

### Request A Consult

Login to your account online or call member services to request a consult anytime 24/7.

03

### Receive Care

Receive diagnosis and treatment, giving you quality care and piece of mind where ever you are.

**Talk To A Doctor Anytime**  
Day Or Night For FREE

# Therapy & Counseling From Home

## BEHAVIORAL HEALTH

Getting Help Just Got Easier

Our Behavioral Health Benefit makes it easy to receive therapy and counseling from the comfort and privacy of your own home or office.

It can be difficult to wait days or weeks until your next appointment. Speak with one of our licensed psychiatrists or therapists online or by app.



## What We Treat

We provide care for many of the most common behavioral health concerns with the added benefits of privacy and convenience.

- Abuse
- Co-dependency
- Domestic Violence
- OCD
- Addiction
- Conduct Disorder
- Eating Disorders
- Parenting Issues
- ADHD/ADD
- Cognitive Behavioral
- Grief & Loss
- Relationships
- Anger Management Therapy
- LGBT Issues
- Sexuality
- Anxiety & Stress
- Depression & Mood
- Med. Management
- Trauma & PTSD
- Bipolar Disorder
- Divorce
- Men's & Women's Issues
- And more

## How It Works

01

### LOG IN

Log In To Your Account

02

### SCHEDULE AN APPOINTMENT

Schedule An Appointment With The Behavioral Health Provider Of Your Choice

03

### CHAT

Video Chat With Your Provider And Receive A Personalized Treatment Plan.



**Dental – save up to 50%**

Accepted at over 80,000 provider locations nationwide, and covers all dental services and specialties, including orthodontia. Savings can be as high as 50%, and there is no limitation on services or use.

**Hearing – save up to 70%**

Members receive a free hearing test and up to 70% discount on hearing aids at 2,200 providers nationwide.

**Vision – save up to 50%**

Accepted by over 11,000 OUTLOOK vision providers. Cardholders receive up to 50% savings on lenses, frames, and other vision needs.

**Diabetic Care Services – save up to 70%**

A full line of diabetes testing supplies are delivered directly to the member's home.

**MRI & Imaging – save up to 75%**

Members receive concierge appointment service and enjoy savings up to 75% and more on MRI, PET, and CT scans, as well as other imaging services at over 4,000 locations nationwide.

**Vitamins – save 5%**

A wide range of vitamin and mineral supplements are delivered directly to the member's home at discounted rates.

**Lab – save up to 50%**

Members save up to 50% using the online search tool to locate a lab and order their test. Actual savings are displayed immediately. Test results are available within 48–96 hours.

**Daily Living Products – save up to 10%**

A wide range of medical supplies, safety equipment, and health products are delivered directly to the member's home at discounted rates.

When I show my  
**MEC COMPANION CARD...**  
my card  
shows me  
the savings!

