



# **Select Plan Overview**

# **Enroll Today!** Visit advanstaff.com/hooray



Access a nearby Retail Clinic or Urgent Care Center for everyday illness and injury. Pay only a \$25 copay with no surprise medical bills following your visit.\*

Best Value and \$25 Copay!

Search for a provider by visiting myhoorayhealth.com/ providers and selecting "Hooray Health Network."

First Health Network

You also have access to additional providers through the First Health Network. With First Health Network Providers, your fixed benefit payment will go farther with discounts on services with a Primary Care

**Additional** Provider **Network for** Savings!

Physician, Specialist, or even an Urgent Care Center outside of the Hooray Health Network. With the First Health Network, you may be balance billed after the benefit payment.\*\*

Search for a provider by visiting myhoorayhealth. com/providers. and selecting "First Health Network."

Telemedicine

If you'd rather see a provider from the comfort of your own home, your plan includes **24/7 access** for Virtual Urgent Care visits to board-certified doctors for treatment of common medical concerns.

\$0 Virtual **Primary** & Urgent Care Visits!

Simply call 855-673-2876 to connect with Telemedicine.

Accident Medical Expense

**Accident Coverage** 

Accident Benefits are available up to the plan limit with no deductible. You'll receive a discount by visiting a provider in the First Health Network, but you can use any provider.

Up to \$5.000 or \$10,000

Prescription Discounts Need a prescription?

> No problem! Use the Hoorav Health App to locate the closest and least-expensive pharmacy and the 37 Acute Prescriptions for \$0 cost!

\$0 Cost **Prescriptions** & Discounts

(V) Behavioral Health

Access to telephonic counseling for depression, anxiety, stress, etc with no out-of-pocket cost. See details on page 4.

**\$0 Virtual** Visits!

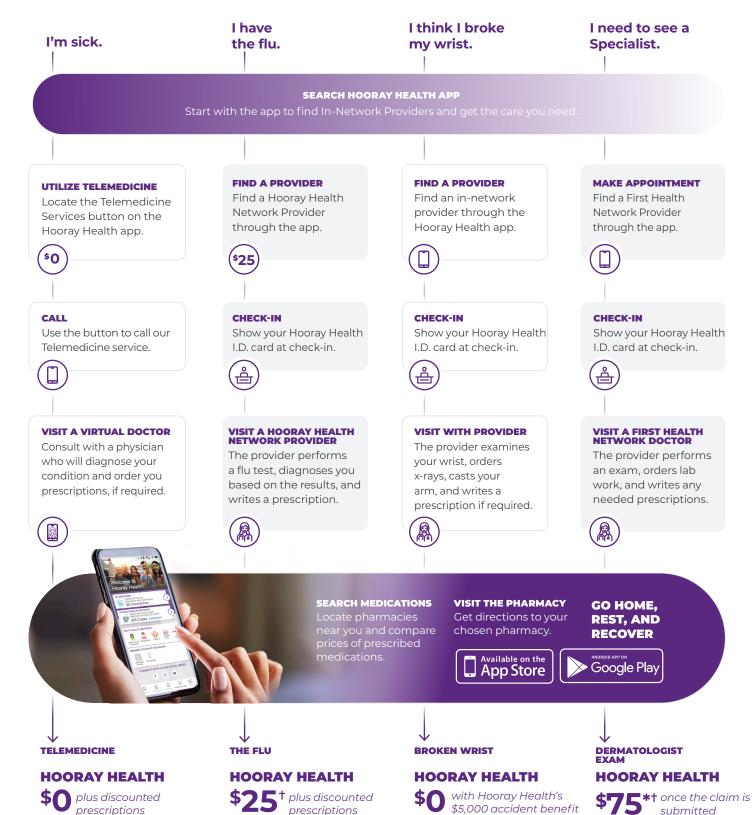
### Other Features Include:

- Annual Wellness Visits
- Out-of-Network Benefits
- Discount Radiology Services
- Dental and Vision Discounts

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### How does Hooray Health work?





Without Coverage

\$434\*\* plus cost of prescription

Without Coverage

Without Coverage

\$3,096\*\*\* plus cost of prescription

Without Coverage

\$250\*\*\*\*

<sup>\*</sup>Estimated Member balance after the network discounts and insurance plan claim filed.

The claim scenarios are intended to show the types of situations that may result in a claim. Scenarios are not based on actual claims.

<sup>\*\*</sup>Fairhealthconsumer.org Uninsured/Out-of-Network cost in Zip Code 75248 for CPT Code 99202 Patient visit and 88106 Examination of body fluid

<sup>\*\*\*</sup>CDC – WI SQARSTM (Web-based Injury Statistics Query and Reporting in System). Retrieved from https://www.cdc.gov/injury/wisqars/nonfatal.html

<sup>\*\*\*\*</sup>Actual billable charge from a Provider in Zip Code 75266 for Procedure Code 88305 Gross & Micro, Level 4 Biopsy <sup>†</sup>With a hospital indemnity plan benefit.

## **Benefit Plan Summary**



	SELECT BASIC	SELECT PLUS	SELECT PREMIUM
HOORAY HEALTH PLAN (OUTPATIENT)			
WELLNESS BENEFITS			
Annual Wellness Visit Benefit amount per day	\$125 per day x 1 day	\$150 per day x 1 day	\$150 per day x 1 day
RETAIL CLINIC & URGENT CARE BENEFITS*			
Physician Visit <u>Hooray Health Network</u> (No Balance Bills)* includes office visit, plus in-house lab, x-rays, etc.	Member Pays \$25 No Balance Bills*	Member Pays \$25 No Balance Bills*	Member Pays \$25 No Balance Bills*
2. Physician Visit with <u>First Health Provider</u> (Discounted rates)**	Plan Pays up to \$175	Plan Pays up to \$175	Plan Pays up to \$175
3. Physician Visit with Out-of-Network Provider (No discounts)***	Plan Pays up to \$175	Plan Pays up to \$175	Plan Pays up to \$175
Total Sick Visits	3 per year	4 per year	5 per year
PHYSICIAN VISITS			
Outpatient Doctor Visit (First Health Provider Network or Out-of-Network Provider)	\$75 per day	\$75 per day	\$75 per day
Maximum annual provider visits	1 per year	2 per year	3 per year
IMAGING AND LABORATORY TEST			
Diagnostic X-Ray & Laboratory benefit	\$25 per day x 2 days	\$25 per day x 3 days	\$25 per day x 3 days
Specialty Radiology - MRI, CT & PET	N/A	\$350 per day x 1 day	\$350 per day x 1 day
Other Specialty Radiology	N/A	\$150 per day x 1 day	\$150 per day x 1 day
NPATIENT BENEFITS			
Hospital Admission Benefit	N/A	N/A	\$2,000 per day x 1 day
Hospital Confinement Benefit	N/A	N/A	\$1,000 per day x 5 days
Surgery Benefit (Maternity Included)	N/A	N/A	\$1,500 per day x 1 day
ICU Benefit	N/A	N/A	\$1,000 per day x 5 days
Anesthesia Benefit	N/A	N/A	\$375 per day x 1 day
ACCIDENT BENEFIT			
Maximum Benefit Amount	up to \$5,000 per year	up to \$5,000 per year	up to \$10,000 per year
Deductible	\$0 Deductible	\$0 Deductible	\$0 Deductible
Benefit % Payable	100% U&C	100% U&C	100% U&C
NON-INSURANCE SERVICES <sup>(1)</sup>			
Virtual Primary Care & Urgent Care (Recuro Telemedicine)	\$0 Consults/1 per day	\$0 Consults/1 per day	\$0 Consults/1 per day
Acute Medication Program (Rx Valet)	Included	Included	Included
Discount Prescription Program (Simplescripts)	Included	Included	Included
Discount Radiology (Green Imaging)	Included	Included	Included
Behavioral Health (Recuro)	\$0 consult; 3 visits per year	\$0 consult; 3 visits per year	\$0 consult; 3 visits per year
Careington Discount Dental and Vision	Included	Included	Included
MONTHLY RATES	BASIC	PLUS	PREMIUM
EMPLOYEE ONLY	\$83.65	\$100.80	\$162.48
EMPLOYEE + SPOUSE	\$136.82	\$173.12	- \$316.69
EMPLOYEE + CHILD(REN)	\$129.34	\$156.95	\$245.63
FAMILY	\$185.49	\$232.25	\$402.82

Hooray Health Plans provide limited essential accident and sickness coverage and are not a substitute for major medical insurance.

(1) THE SERVICES DESCRIBED ARE NOT INSURANCE AND ARE NOT PROVIDED BY AN INSURANCE COMPANY,

HOORAY HEALTH OFFERS A VARIETY OF FIXED INDEMNITY, ACCIDENT AND HOSPITAL INDEMNITY POLICIES AS LIMITED BENEFIT PLANS AND THE USE OF THE TERMS "HEALTH COVERAGE", "HEALTHCARE COVERAGE" "HEALTH INSURANCE" OR "HEALTH BENEFITS", OR ANY OTHER DESCRIPTIVE LANGUAGE, ARE NOT INTENDED TO AND DO NOT IMPLY OR CONVEY OTHERWISE.

Limited benefit plans are insurance products with reduced benefits and are not intended to be an alternative to or integrated with comprehensive coverage. Please see plan documents for further details.

The Hooray Health plans listed above are summarized, full terms and conditions of coverage, including effective dates of coverage, benefits, limitations and exclusions, are set forth in the policy. All Day Limits are per plan year.

\*Members \$25 payment only applies to sickness visits performed at a Hooray Health's in-network provider. No balance billing applies to covered services received at Hooray Health's in-network retail clinic and urgent care

\*\*First Health Network contracted providers can be found at hoorayhealth.com/FHN. Discounted rates will be applied after services are rendered at physician's office through the Third Party Administrator. Member will be responsible for any payment balance above the plan payment of \$175. Please see plan policy for details.

<sup>\*\*\*</sup>Out-of-Network provider visits are paid \$175 per the plan policy. Member will be responsible for any payment balance above the plan payment of \$175. Please see plan policy for details.

### Virtual Behavioral Health

Included in Hooray Health Plan

While experiencing personal or family distress, the assistance of a professional can ensure emotional health.

The Hooray Health app serves as the first step in obtaining virtual therapy & counseling.\*

#### **Conditions Treated:**

Anxiety

Eating Disorder

Bipolar Disorder

**⊘** OCD

Substance Abuse

And more



Stress is prevalent in our society and has become a top priority for the U.S. Public Health Services.



## Did you know?

Behavioral health visits are available within 48 hours, far more accessible than other options.

Simply call 855-673-2876 to connect to Telemedicine!

### **Product Details**

#### **Psychiatry**

Psychiatry and behavioral health medication management.

#### **Integrated Prescription**

Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup.

#### **PGx Testing**

Pharmacogenetic testing to personalize the right medication and dosage for each patient, based on their genes.

#### **Health Risk Assessment**

Behavioral health-focused risk assessment including depression and anxiety.

### **Therapy and Counseling**

Therapy and Counseling services from social workers and psychologists.

#### **Risk Stratification**

Analytics to identify those most at risk of behavioral health challenges to proactively engage and treat.

### **Integrated Lab Testing**

Post-visit lab testing where needed, integrated within the Recuro platform.

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#### **Primary Care Coordination**

Primary care and behavioral health can be integrated to provide holistic patient care.

# **Virtual Primary Care**

Included in Hooray Health Plan



Top primary care physicians provide personalized care through message-based and video interactions, no matter your location or circumstance. Select a dedicated, board-certified physician who you will see for your annual check-up and any follow-up visits.

## **Highlights**



Comprehensive

An integrated care team of board certified primary care physicians enables care with a personal touch.



Convenient

Patient receives a lab kit shipped to their doorstep, self-collect their sample, and mail it to the lab, all from the comfort of their home.



**Preventative** 

A proactive approach that includes 1 at-home lab per year, and risk stratification enables early intervention to improve patient experience and outcomes.

### **Conditions Treated**

**Allergic Conditions** 

**Diabetes** 

**High Cholesterol** 

**Hypertension** 

**GI Tract Issues** 

**Prediabetes** 

**Respiratory Illness** 

**And More** 

# **Virtual Urgent Care**

Telemedicine

## **Highlights**



24/7 Acute Care
Access

24/7 access to board-certified doctors for treatment of common medical concerns with ongoing communication with your doctor.



Convenient

Patients can see a board-certified physician wherever they are, whenever they need it.



**Personalized** 

Patients receive treatment plans based on their unique needs and can ask follow-up questions to their doctors after the visit, free of charge.

## **Conditions Treated**

Acne/Rashes

**Allergies** 

Cold / Flu / Cough

Pink Eye

**Ear Problems** 

Fever / Headache

**Insect Bites** 

**And More** 



## **Dental & Vision Savings**

### Provided by Careington and VSP Vision



### **Careington Discount Dental**

Save big on discounted dental care through the Careington Dental Plan, one of the country's largest dental networks. Members save an average of 20% to 60% off the standard fees of dental procedures, such as routine exams, adult and child cleanings and root canals.

#### Plan Features

- Save 20% to 60% on most dental procedures
- Save up to 20% on orthodontics
- Save up to 20% on specialists' fees where available
- Cosmetic dentistry, including bonding & veneers
- Visit any participating plan dentist; change at any

Description	Retail Cost <sup>(1)</sup>	Plan Cost <sup>(2)</sup>	Savings (\$)	Savings %
Adult Cleaning	\$132	\$63	\$69	52%
Four Bitewing X-Rays	\$89	\$42	\$47	53%
Crown	\$1459	\$777	\$682	47%
Extraction	\$253	\$109	\$146	57%



### **VSP Vision Discount Program**

VSP Vision Savings Pass is a discount vision program that offers savings on eye care and eyewear. With the best choices in eyewear, VSP makes it easy to find the perfect frame. Members can choose from great brands like Anne Klein, bebe®, Calvin Klein®, Flexon®, Lacoste™, Nike®, Nine

### **Members Receive:**

- Access to discounts through a trusted, private practice VSP doctor
- One rate of \$50 for eye exams<sup>(4)</sup>
- Save up to 15% on contact lens exams(5)

- · Special pricing on complete pairs of glasses and sunglasses
- · Unlimited use on materials throughout the year

Service	Reduced Prices & Savings		
WellVision Exam®	<ul> <li>\$50 w/purchase of complete pair of prescription glasses.</li> <li>20% off without purchase.</li> <li>Once every calendar year.</li> </ul>		
Lenses	With purchase of a complete pair of prescription glasses:  • Single vision: \$40  • Lined bifocals: \$60  • Lined trifocals: \$75  • Polycarbonate for children: \$0		
Frames	• 25% savings when a complete pair of prescription glasses is purchased.		
Contact Lenses	• 15% savings on contact lens exam (fitting & evaluation)		
Laser Vision Correction	<ul> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>		

DENTAL AND VISION PROGRAMS ARE NOT INSURANCE AND ARE NOT UNDERWRITTEN BY AN INSURANCE COMPANY.

(4) This cost is only available with the purchase of a complete pair of prescription glasses; otherwise you'll receive 20% on eye exam only.

(5) Applies only to contract lens exam, not materials. you're responsible for 100% of the contact lens material cost.

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.careington. com/members. A written list of participating providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

This plan is not available in Vermont or Washington.

<sup>(1)</sup> Retail cost is based on the national average of the 80th percentile usual and customary rates as detailed in the 2018 Fair Health report in the Los Angeles, Orlando, Chicago and New York City metropolitan areas.

<sup>(2)</sup> These fees represent the overage of the assigned Careington Care POS fees in the Los Angeles, Orlando, Chicago, and New York City metropolitan statistical areas. Prices subject to change.

### **Rx Valet**

Highlights

### Welcome to Rx Valet

# The Industry's Premier **Pharmacy Program**

Rest assured, Rx Valet members won't have to worry about the expensive cost of their prescription medications. That's because Rx Valet has created a powerful system that offers multiple ways to save on prescription medications - all on one website!



# **Acute Medication Program:**

37 Prescriptions at \$0 Cost

Acute Formulary found on page 5

- ✓ Members pay \$0 for medications on the Acute Formulary list and receive deep discounts up to 80% on all other medications.
- ✓ With more than 70,000 participating retail pharmacies across the US, accessing prescription savings is convenient!
- ✓ Members can visit SimpleScriptsRx.com, enter follow the instructions to begin saving!
- Everyone in your family/household can use the card.

# **Getting your prescription** medications is as simple as... Search, Select, and Save!

SimpleScriptsRx.com

### **Retail Pharmacy**

✓ For medications not part of the Acute Medication Program visit SimpleScriptsRx.com, select your preferred retail location for pick-up and receive a savings up to 80% off retail prices.

HOORAYHEALTH

Please note you will need to log in at SimpleScriptsRx.com using your Hooray Health member ID number in order to view discounted prices.

#### Mail-order

- ✓ A convenient, cost-effective way to save!
- Over 500 formulations of medications.
- ▼ Free standard shipping and auto-refill features for every order.

### **International Option (Name-brands)**

- ✓ Save up to 70% on Brand Drugs.
- Shipped safely and securely.
- Over 500 name-brand medications are readily available.

### **Prescription Assistance Program (PAP)**

- For those that need assistance, Rx Valet can help get those expensive drugs for as low as \$25.00 per month, depending on the medication.
- Rx Valet handles the entire process paperwork, prescription and ongoing support.

### **Patient Advocacy**

Rx Valet's team of Customer Care Specialists are available to help you find the best option to save you money!





# 37 ACUTE MEDICATIONS AT \$0 COST

Brand   Dosage   Form	Max Retail	Brand   Dosage   Form	Max Retail				
ANTIBIOTICS							
Amoxicillin 250 mg Capsule	30 Capsules	Bactrim DS Tablet - Generic	14 Tablets				
Amoxicillin 400 mg/5 ml Suspension	200 mLs	Ciprofloxacin HCL 500 mg Tablet	14 Tablets				
Amoxicillin 500 mg Capsule	30 Capsules	Cephalexin 500 mg Capsules	20 Capsules				
Amoxicillin 875 mg Tablet	20 Tablets	Metronidazole 500 mg Tablet	21 Tablets				
Augmentin 875-125 Tablet - Generic	14 Tablets	Fluconazole 150 mg Tablet	1 Tablet				
Azithromycin 500 mg Tablet	6 Tablets	Z-Pack 250 mg Tablet - Generic	6 Tablets				
Bacitracin 500 Unit/G Ointment	28 Grams						
BRONCHITIS / ASTHMA							
Medrol Dose Pack - Generic	21 Tablets	Prednisone 5 mg Tablet	30 Tablets				
Prednisone 10 mg Tablet	30 Tablets	Prednisone 50 mg Tablet	30 Tablets				
Prednisone 20 mg Tablet	30 Tablets						
соидн							
Guaifenesin/Codeine 118 mLs Liquid	118 mLs	Tessalon Perle 100 mg Capsule - Generic	30 Capsules				
Promethazine w/ Codeine 10-6.25 mg/5 mL Syrup	200 mLs	Tessalon Perle 200 mg Capsule - Generic	15 Capsules				
EAR INFECTION							
Amoxicillin 250 mg Capsule	30 Capsules	Augmentin 875-125 Tablet - Generic	14 Tablets				
Amoxicillin 400 mg/5 ml Suspension	200 mLs	Bactrim DS Tablet - Generic	14 Tablets				
Amoxicillin 500 mg Capsule	30 Capsules	Cephalexin 500 mg Capsules	20 Capsules				
Amoxicillin 875 mg Tablet	20 Tablets						
	EYE INFECT	ION / PINK EYE					
Ocuflox Opthalmic Solution 0.3% - Generic	5 ml	Polytrim Opthalmic Solution - Generic	10 ml				
	FE	VER					
Ibuprofen 400 mg Tablet	20 Tablets	Ibuprofen 800 mg Tablet	20 Tablets				
Ibuprofen 600 mg Tablet	20 Tablets						
	NAUSEA	/ VOMITING					
Meclizine 12.5 mg Tablet	20 Tablets	Promethazine 25 mg Tablet	12 Tablets				
Meclizine 25 mg Tablet	20 Tablets	i i					
	PAIN MA	NAGEMENT					
Ibuprofen 400 mg Tablet	20 Tablets	Naproxen 250 mg Tablet	30 Tablets				
Ibuprofen 600 mg Tablet	20 Tablets	Naproxen 375 mg Tablet	20 Tablets				
Ibuprofen 800 mg Tablet	20 Tablets	Naproxen 500 mg Tablet	20 Tablets				
Lortab 10-750 mg Tablet - Generic	12 Tablets	- 3					
POISON IVY							
Cyproheptadine 4 mg Tablet	21 Tablets	Triamcinolone 0.025% Ointment	15 Grams				
Hydrocortisone 1% Cream	28 Grams						
		ASH					
Cyproheptadine 4 mg Tablet	21 Tablets	Hydrocortisone 1% Cream	28 Grams				
		OAT / STREP					
Amoxicillin 250 mg Capsule	30 Capsules	Augmentin 875-125 Tablet - Generic	14 Tablets				
Amoxicillin 400 mg/5 ml Suspension	200 mLs	Azithromycin 500 mg Tablet	6 Tablets				
Amoxicillin 500 mg Capsule	30 Capsules	Cephalexin 500 mg Capsules	20 Capsules				
Amoxicillin 875 mg Tablet	20 Tablets	Z-Pack 250 mg Tablet - Generic	6 Tablets				
	_	JTI					
Bactrim DS Tablet - Generic	14 Tablets	Ciprofloxacin HCL 500 mg Tablet	14 Tablets				
		I'S HEALTH					
Metronidazole 500 mg Tablet	21 Tablets	Fluconazole 150 mg Tablet	1 Tablet				
mesionidazoie 500 mg rabies	ZI TUDICUS	I raconazore 150 mg rabiet	1 Janier				

For plan details, please call (855) 798 2538 or chat @ SimpleScriptsRx.com.

# **Additional Benefits**

Included in Hooray Health Plan





# **SAVE UP TO 70% ON YOUR** X-RAY, MRI, CT, ULTRASOUND, **MAMMOGRAM**

or other medical imaging procedure.\*

When you need diagnostic imaging for your medical needs, trust **Green Imaging** to provide you with high-quality facilities, great service, and transparent & affordable rates.

No surprise bills. One flat rate from Green Imaging will include both the exam fee and the radiologist fee, with no additional cost to you. Call Green Imaging to save today!

### **Cardiac diagnostic imaging** services:

- Coronary Artery Calcuim Scoring
- Cardiac MRI



CALL 888-458-8746 AND BOOK YOUR APPOINTMENT