

An Inovashare Health Plan

For Large Employers (50+ Employees) ACA compliant

Included Benefits

Minimum Essential Coverage "MEC" Plan

Covered Preventive Health Benefits / Wellness check-ups

- Counseling
- Immunizations: birth to age 18
- Mammograms: every year for women over 40
- Colonoscopies: adults starting at age 50, every 5 years
- Much more



Telemedicine-Doctor available to you by phone or video chat for common illnesses.

- 24/7/365 Access
- Board Certified Providers
- Prescribe medications to a local pharmacy
- Behavioral Health





Medallus Medical Membership

- \$10 co-pay per visit
- On-site x-ray and lab
- Locations throughout Utah

Urgent Care

- Acute Illness
- Acute Injuries

Primary Care

- Chronic Care
- Wellness Visit
- Common Procedures

Accidental Injury Coverage--pays cash to you for injuries resulting in; emergency room visits, Dr. office visits, hospitalization, physical therapy, fractures, dislocations, cuts, injuries that require surgery, accidental death and dismemberment.



Adult Claim Example 1 – Broken Finger

| Benefit | |
|----------------------------|-------|
| Fracture (finger) | \$250 |
| Emergency room services | \$500 |
| Physician visit (2 visits) | \$100 |
| Total | \$850 |

Adult Claim Example 2 – Broken Leg

| Benefit | |
|---|---------|
| Fracture (leg) | \$2,000 |
| Emergency room services | \$500 |
| Ambulance (ground) | \$250 |
| Hospital confinement (1 day) | \$500 |
| Medical appliances (crutches) | \$125 |
| Physician visit / Physical therapy (2 visits) | \$200 |
| Total | \$3,575 |



Dental/Vision/Prescription Discounts

Dental Services

The Dentist Direct network has over 200,000 dentists you can access. This component is a discount plan. There are no extra monthly premiums to pay and no deductibles to satisfy.

Preventive. Routine exams: cleanings, fluoride, and x-rays. Fee reduction of 20% to 60%. No waiting period.

Basic. Fillings, oral surgery, endodontics. Fee reduction of 20% to 60%. No waiting period.

Major. Crowns, bridges, dentures, and periodontics. Fee reduction of 20% to 60%. No waiting period.

Deductible. None.

Orthodontia. Children and adults. Fee reduction of approx. 20%.

Specialists. Fee reduction of 10% to 30% (or more).

Maximum Benefit. Unlimited

| Procedure | Typical Price | Discount Price | Savings | Discount % |
|---------------|---------------|-----------------------|---------|------------|
| White Filling | \$167 | \$74 | \$93 | 56% |
| Root Canal | \$934 | \$505 | \$459 | \$48 |

Vision Services

71% of the working population requires some form of vision correction. 40,000+ participating providers nationwide 15% to 20% Discounts

Rx Services

| Prescription Drug Discounts – Up to 90% Savings1 | | | | | | |
|--|---------------|-----------------------|----------|------------|--|--|
| Medication | Typical Price | Discount Price | Savings | Discount % | | |
| Crestor | \$194.80 | \$19.48 | \$175.32 | 90% | | |
| Lexapro | \$116.60 | \$23.32 | \$93.28 | 80% | | |
| Nexium | \$236.27 | \$61.43 | \$174.84 | 74% | | |