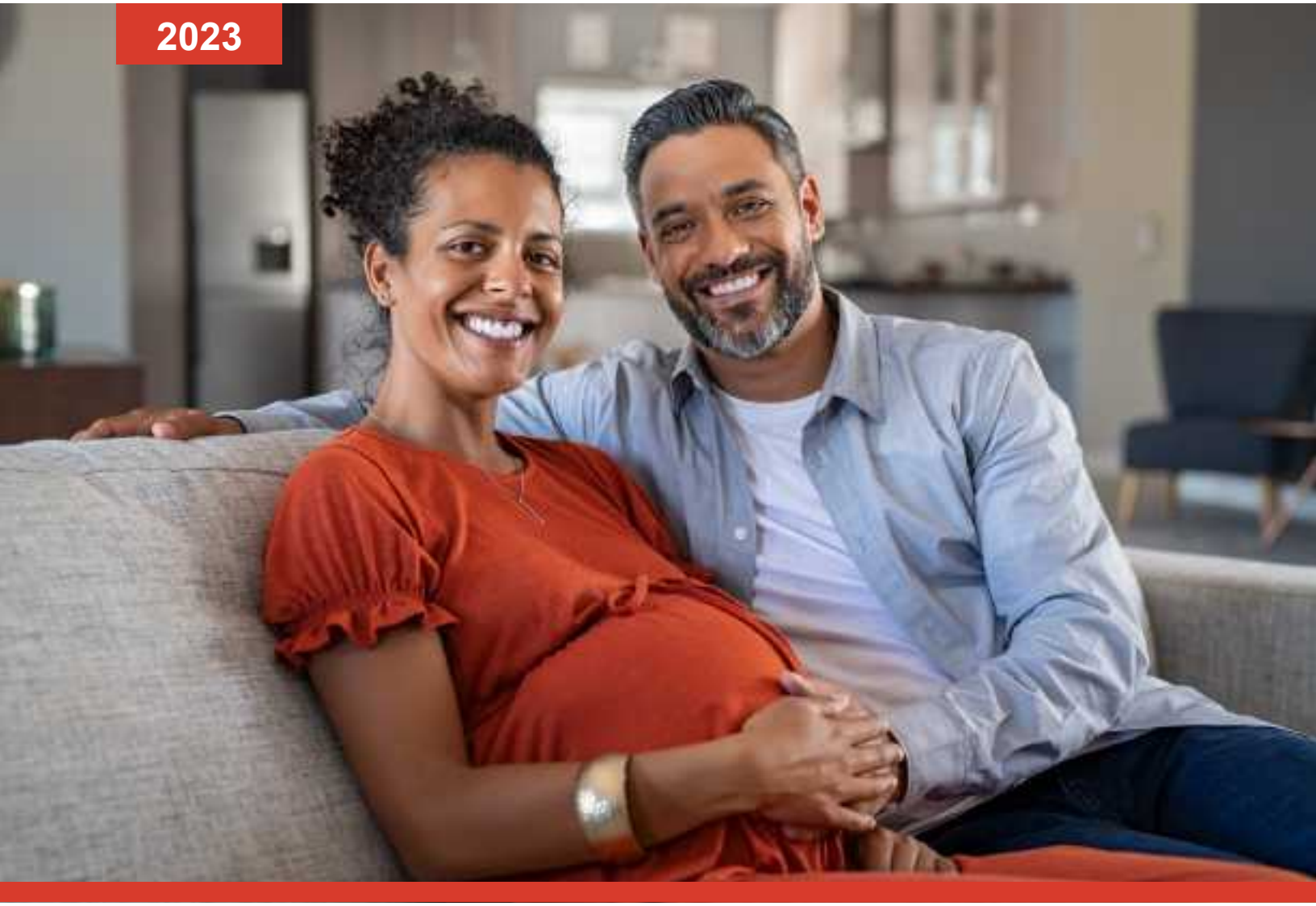
POWER ENGINEERS

Idaho Employees

POWER Direct Primary Care Health Plan

2023



In partnership with Assured Direct Care.

assured. DIRECT CARE

Idaho Employees

POWER Direct Primary Care Health Plan

January 1 – December 31, 2023

About the Plan

POWER Direct Primary Care Health Plan, in partnership with Assured Direct Care, combines unlimited access to primary care services along with coverage for other medical care needs. You can see an Assured Direct Care primary care provider (PCP), as many times as you need, without a copay, deductible, or coinsurance, while maintaining the protection of your comprehensive medical coverage policy.

How it Works

Visit Assured Direct Care for primary care services. You'll have no office visit copay when you go to Assured Direct Care.

When you need care that can't be provided at Assured Direct Care, you still have comprehensive medical coverage through the PPO Wrap Plan. This includes imaging (X-ray, MRI), hospital care, specialist office visits, urgent and emergency room services, and behavioral healthcare.

You also get prescription drug coverage when you choose the POWER Direct Primary Care Health Plan, and the formulary for this plan mirrors the PPO and HDHP options with the medications that are covered.

What to know about the POWER Direct Primary Care Health Plan:

- Available only to Idaho-based employees
- Structured to include three tiers of coverage:
  - ***Tier 1*** – Direct Primary Care, in partnership through Assured Direct Care
  - ***Tier 2*** – PPO Wrap coverage for care not available through Assured Direct Care
  - ***Tier 3*** – Out-of-network coverage
- Does not impact specialist access or pharmacy coverage
- See page 4 for a summary of medical coverage by tier.

Learn More

Please contact POWER Engineers Benefits Department at *benefits@powereng.com* with questions about the POWER Direct Primary Care Health Plan

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Locations

All clinics offer same-day or next-day appointments up to 60 minutes per visit. After-hours and urgent care is available at no charge through virtual access with your chosen Assured Direct Care provider(s).

Determine which clinic is right for you in order to ensure you get not only great accessibility, but also quality healthcare through the Assured Direct Care network. Plus, new clinics are coming soon. Learn more by visiting ***assureddirectcare.com/power***, or calling **1-833-232-2088** and select **#1** for all clinics and **#2** for member help.

Boise

Dr. Erik Jones Family Medicine and Travel Clinic

222 North 2nd Street, Suite 311
Boise, ID 83702

Phone: **208-344-6080**
drerikjonesfm.com

Providers:
Erik Jones, DO
Laci Bauer, FNP-C

SparkMD

2402 West Jefferson Street
Boise, ID 83702

Phone: **208-369-4590**
sparkmd.com

Providers:
Julie Gunther, FAAFP, FAAHPM
Erin Love McDermott, PA-C

Silverline Medical Group

1510 Robert Street, Suite 100
Boise, ID 83705

Phone: **208-609-9800**
silverlinemedicalgroup.com

Providers:
Tara Erbele, MD
Kelly Siudzinski, MD

Meridian

Initial Point Family Medicine

2640 South Eagle Road
Meridian, ID 83642

Phone: **208-884-0835**
initialpointmedical.com

Providers:
Mark Grajcar, DO
Katie Nielsen, PA-C
Sasha Musso, PA-C

East West DPC

1524 W. Cayuse Creek Dr.
Meridian, Idaho 83646

Phone: **208-937-8372**
eastwestdpc.com

Providers:
Louise Ye-Liew, DO, LAC

Nampa

Nampa Direct Care

974 West Corporate Lane, Suite 102
Nampa, ID 83651

Phone: **208-252-9404**
nampadirectcare.com

Provider:
Josh Leavitt, DO

Hayden

North Idaho DPC

8880 Hess St. #1
Hayden, ID 83835

Phone: **208-295-5772**
northidahodpc.com

Providers:
Michael Ryan Odom, MD, FAAFP

Middleton

Direct Doctor Care

509 South Middleton Road, Suite 105
Middleton, ID 83644

Phone: **208-668-2080**
directdoctorcare.org

Provider:
Roger Wyatt, MD

Wood River Valley

Kurz Osteopathic Family Medicine

735 North Main Street, Suite A
Bellevue, ID 83313

Phone: **208-788-4397**
kurzosteopathicfamilymedicine. com

Provider:
Andrea Kurz, DO

Wood River Valley InnerHealth MD

180 West 1st Street, Suite 206
Ketchum, ID 83340

Phone: **208-578-4550** ***innerhealthmd.com***

Provider:
Thomas Archie, MD

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POWER Direct Primary Care Health Plan

Preventive care is covered at **no cost** to you.

You can get preventive care—like screenings and vaccines—at no cost on the POWER Direct Primary Care Health Plan through an Assured Direct Care provider or under the PPO Wrap Plan. Examples of covered preventive care are listed below. See a full list of preventive care by visiting ***healthcare.gov/coverage/preventive-care-benefits***.

- Alcohol misuse screening and counseling
- Autism, behavior, and developmental screenings for children
- Cancer screenings (breast, cervical, colorectal, lung, etc.)
- Contraceptives
- Diabetes screenings
- Diet counseling
- Hearing screenings for children
- Immunization vaccines
- Newborn screening and testing
- Wellness visits

What's covered at Assured Direct Care at **no cost** to you:

- Annual wellness exams
- Allergy and asthma management
- Anxiety and depression management
- Attention deficit disorder
- Autoimmune disorders
- Burn management
- Cancer screening
- Cardiac arrythmias
- Cardiovascular disease risk assessment and management
- Care coordination
- Chronic fatigue
- Chronic kidney disease management
- Congestive health failure
- Cryotherapy for wart, skin lesions
- Dementia/memory evaluation and management
- Dietary counselling
- Eating disorders
- Electrocardiogram (EKG)
- Emphysema evaluation and management
- Eye disorders
- Gastrointestinal disorders
- Genetic disorder evaluation
- Gynecologic disorder management
- Headache management
- Heartburn and peptic ulcers
- High blood pressure management
- High cholesterol management
- Therapeutic injections
- Infectious disease management
- Injections, including joint injections
- Migraines
- Obesity and weight management
- Osteoporosis screening and management
- Pediatric development and management
- Pre-operative evaluations
- Sinus, throat, ear infections, and disorders
- Skin disorders and skin cancer diagnosis
- Sleep disorders
- Spinal and joint disorders
- Sports physicals
- Stroke prevention and management
- Thyroid disorders
- Uncomplicated fracture management
- Upper respiratory infections
- Urinary tract infections
- Well-child care
- Wound care

ADC After-hours and Urgent Care covered at **no cost** to you:

1. Call or text your primary ADC clinic.
2. Your provider will contact you to discuss your medical situation.
3. After accessing your medical needs, your provider will indicate to you the next steps needed to ensure your health and safety. Sometimes it is a simple prescription while other times this could be a trip to the ER.
4. Your clinic will contact you to schedule a follow up appointment, as needed.

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POWER Direct Primary Care Health Plan

Summary of Medical Coverage

By selecting the POWER Direct Primary Care Health Plan, you get access from an Assured Direct Care Primary Care provider at any time for no charge. In addition, you can seek services from any PPO Wrap network provider for comprehensive medical coverage, including prescription drug coverage, with a cost share noted below in Tier 2.

	POWER Direct Primary Care Health Plan		
	Tier 1 Assured Direct Care	**Tier 2** PPO Wrap	**Tier 3** Out of Network
Annual Deductible	No charge	In- and Out-of-Network are combined (Aggregate) Individual: $1,200 Family: $2,400	
Coinsurance	No charge	20%	50%
TOTAL Out-of-Pocket Maximum (OOP)	N/A	In- and Out-of-Network are combined (Aggregate) Individual: $3,000 Family: $6,000	
Office Visit Copayment	No charge	$45 PCP $60 Specialist	Subject to deductible and coinsurance
Medications	N/A	Generic: $0 Preferred Brand Name: $30 ($60 for 31-90 day) Non-Preferred Brand Name: $40 ($80 for 31-90 day) Non-Preferred Specialty: $60	

Definitions

Coinsurance: The cost for care that your plan splits with you. For example, if your plan pays 80% of the cost of a bill, you will pay 20% for in-network services.

Copay (also known as copayment): A set amount you pay directly to a doctor or healthcare provider for care.

Deductible: The set dollar amount you pay each benefit period for covered services before the plan begins paying benefits.

Direct Primary Care: A type of health plan that lets members get care from a PCP without an office visit copay, deductible, or coinsurance. There is no limit on the number of visits a member can get. The types of care members can get from a PCP includes preventive care, wellness exams, chronic condition care, acute care for illnesses and injuries, and help managing prescriptions. On the POWER Direct Primary Care Health Plan, members get care through the Direct Primary Care model from Assured Direct Care.

Out-of-pocket limit: The amount of out-of-pocket expenses incurred during one benefit period that a member is responsible for paying. Eligible out-of-pocket expenses include deductible, copayments, and cost-sharing for eligible covered services.

Preferred Provider Organization (PPO Wrap): A type of health plan where you pay less if you use providers in the plans network. You can use doctors, hospitals, and providers outside of the network without a referral for an additional cost.

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Plan Premiums

	Per Pay Period in 2023		
	Full time	Part time	Temporary
Employee only	$29.63	$173.34	$345.16
Employee + Spouse OR Employee + Child(ren)	$96.30	$245.44	$440.92
Family	$176.85	$369.09	$640.86

Learn More

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