



Homewatch
CareGivers®

ADMIN EMPLOYEES...

**YOUR AFFORDABLE 2024
HEALTHCARE OPTIONS**



PLAN A1 (For Treasure Valley & Twin Falls Locations)

ADC + CoPay + Healthshare + Pharmacy

➤ **Assured Direct Care (ADC) – Direct Primary Care**

For Everyday Medical Issues

- A local clinic & provider for direct primary care medical
- Get in quickly and longer visits; virtual & in-person
- Provides virtual urgent Care; nights, weekends

➤ **Zion Healthshare (Medical Cost Savings)**

For Unexpected Medical Illness, Injuries, Surgeries, Catastrophic, Even Pregnancy

- Go to any doctor and hospital nationwide
- Member advocacy
- Medical Blue Book – provide listing of best doctors & hospitals
- Controlled medical cost

➤ **Advanced Preventive Copay**

For Everyday Medical Issues

- Flat Copay for Medical Services in network
- Nationwide network of PPO Doctors
- Goes beyond the DPC coverage

➤ **Dirx Health Pharmacy – Inexpensive Prescriptions**

Discounted prescriptions sent to your Home

- Unlimited and refills of generic prescriptions
- Beats all pharmacies and other companies like GoodRX
- The top 500 mostly used prescriptions at no cost to you
- Free shipping





PLAN A1



ADC + Advanced Copay + Healthshare + Pharmacy

FREE – Four Medical Services Bundled in Plan

➤ **Assured Direct Care (ADC)**

Direct Primary Care Network

- One clinic with providers: IPFM in Meridian for Treasure Valley or Hope Family in Twin Falls
- Get in quickly and longer visits
- Provides virtual urgent Care; nights, weekends

➤ **Zion Healthshare (Medical Cost Savings)**

For Unexpected Medical Illness, Injuries, Surgeries, Catastrophic, Even Pregnancy

- Go to any doctor and hospital nationwide
- Member advocacy
- Medical Blue Book – provide listing of best doctors and hospitals
- Controlled medical cost

➤ **Advanced Preventive Copay**

Extra Everyday Medical Issues - Beyond ADC services

- Flat Copay for Medical Services
- Flat copay for Specialist Doctor, Labs, X-Rays, Imaging
- Within PHCS Network flat fees, no extra fees
- Teladoc Virtual Care for traveling

➤ **DIRX Health Pharmacy Inexpensive Prescriptions**

Discounted prescriptions sent to your Home

- Unlimited and refills of top 500 generic prescriptions FREE
- Beats all pharmacies and other companies like GoodRX
- Free shipping to your home



PLAN A1

ADC (Direct Primary Care) — Everyday Medical

EVERYDAY HEALTHCARE

- Assured Direct Care (ADC) Network Includes;
 - One clinic: Initial Point Family Medicine, Meridian for Treasure Valley and Hope Family, Twin Falls
 - Longer visits
 - Urgent care (virtual)
- Your chosen clinic will be the one you use 100%, no other clinics you will go to
- Access to your provider/clinic within 48 hours
- Unlimited Visits: office & virtual (text, video, call) with no additional fees for visits
- Urgent Care with your clinic (Initial Point Family Medicine in Meridian or Hope Family Medicine in Twin Falls)
 - Virtual access to a provider afterhours weekends & weekends and no copay or fees for visit

HIGHLIGHTS

- No Insurance card required
- No copay or co-insurance for visit
- No deductible, out of pocket limits, etc.
- Not covered; imaging, x-rays and labs
- No ER, surgery, hospitalization, childbirth, etc. not covered
- They will refer you to specialist when required
- Prescribe prescriptions: discount prescription card
- Finds and refers to the best facilities, doctors, imaging, labs with the lowest fees

PLAN A1

Advanced Preventive Copay - Everyday

COPAY & LIMITS

Service	In-network copay	Out-of-network copay	Max Per Visit/Service	Visit Limits per year
Teladoc® consultation	\$0	\$0	Unlimited	Unlimited
Preventive care, screening, immunizations	\$0	Covered up to plan limits*	Unlimited in Network	Unlimited in Network
Primary care visit	\$20	\$50	\$150	Unlimited
Specialist visit	\$50	\$100	\$300	Unlimited
Diagnostic x-ray	\$50	\$100	\$250	5
Lab/bloodwork	\$10	\$25	\$100	15
Imaging (CT/PET scans, ultrasounds, MRIs)	\$200	\$400	\$1,000	2
Urgent care visit	\$50	\$100	\$300	Unlimited
Children's vision acuity screening	\$0	Covered up to plan limits*	Unlimited in Network	Unlimited in Network
Children's fluoride varnish	\$0	Covered up to plan limits*	Unlimited in Network	Unlimited in Network

*Plan will pay 100% of Medicare reimbursement rates. In the absence of a Medicare rate, plan will pay UCR (usual, customary and reasonable).

Prescription Tier	Copay	Max Payout Per Month
Tier 1: Low Cost	\$10	\$150/Rx
Tier 2: Generic	\$25	\$150/Rx
Tier 3: Preferred Brand	\$50	\$150/Rx



HIGHLIGHTS

- Includes preventive services, copays for doctor visits, prescription coverage and a Teladoc membership
- Primary Care, Specialist and Urgent Care visits are unlimited
- Preventive Service In-Network has no fee. There are no copays, and no deductibles. Covered preventive care includes:
 - Yearly exams,
 - Checkups,
 - Lab work,
 - Immunizations
 - And other services outlined by the Affordable Care Act (ACA) by Federal Government.
- In-Network: PHCS/Multiplan (PPO Network) nationwide of specialty doctors & facilities**
- No limit on pre-existing conditions
- Teladoc consultations included and unlimited; 365 days, 24/7
- Prescription: Discounted with Optum RX



PLAN A1

Zion HealthShare (Medical Cost Sharing)

For Unexpected Major Medical... Illness, Injury, Hospitalization, Surgeries, even Pregnancy

MAJOR MEDICAL

- Covers major medical events and occurrences
 - Injury
 - Labs
 - Illness
 - Imaging
 - ER
 - Surgery
 - Hospitalization
 - Maternity
 - PT
 - No copays, co-insurance, no deductible, out-of-pocket expenses
 - Two type of fees; contribution & medical event (need)
 1. Monthly like premium.... Low-cost contribution
 2. IUA – Only pay when you have a major medical event
 - You pay the IUA fee at the time of the event (if one ever happens).
 - IUA fee's you chose \$1k or 2.5k or 5K IUA per medical event.
 - You pay per medical event the \$1k, or 2.5k or 5k
 - Your charges up to the IUA amount you pay
- You pay the IUA only when you have a major medical event.
Pay per medical event. Max 3 yearly & beyond no charge.

HIGHLIGHTS

- Go to any doctor & hospital worldwide, no network restriction
- No lifetime limit on medical events
- Telehealth included at no charge
- Carry over of all medical events each year without additional fees of anything. If you have the same issue with a knee for example after you paid the following year you don't pay anything.
- Smokers have \$50 surcharge monthly
- Pregnancy covered for baby & mom; see rules on eligibility rules & coverage (must be in program 75 days from conception for eligibility)
- Member Advocacy
- Read and understand "Plan Guidelines" a must read for rules
- On pre-existing medical issues: no payment 1st year and \$25k to \$125k per year on following years



PLAN A1

DIRx Health Pharmacy - Direct to Consumer

DIRX HEALTH – HEAVY DISCOUNTED GENERIC PRESCRIPTIONS SHIPPED TO YOU

They are an online pharmacy offering direct-from-manufacturer access to generic medicine. Skip the middlemen and share the savings with consumers. Amongst the cheapest nationwide. Listed in Fortune as one of the fastest growing companies. Lowest cost to consumers.

SPP 500 Plan represents the top 500 mostly used prescriptions by doctors. You will be able to get these FREE & Unlimited. Plus, you get a discount card for generic, brand, and specialty prescriptions to use at their 48,000 pharmacies only.

Available nationwide	No insurance required	Low, fair prices	1,400+ top prescribed medicine	Free shipping	24/7 Customer care
					
50 States + DC Active	Cash-based, auto-refill pharmacy program	Prices start as low as \$3 per month, 100s of Rx at \$5/month. 12-month price guarantee.	Access to 1,400+ generic medicines and more.	Delivered to the home or office – free shipping.	Live customer care and extended pharmacy hours

Talk to HR before choosing this Plan



MV Plans Available

CARE+ Plan Minimum Value Plan (MV) 2+ employees req.- Estimated Fees				This meets the Federal Government requirements for employees. Census required for final rates subject to underwriting.		
CARE + Plans			Employee (EE) All Ages	Employee & Spouse	Employee & Child(ren)*	Employee & Family
Core			\$450.40	\$816.58	\$816.58	\$1,258.36
Copay			\$592.87	\$1,101.54	\$1,101.54	\$1,714.28
HSA			\$543.76	\$1,000.15	\$1,000.15	\$1,000.15

Contact your HR for details and further information on these plans.



**Supplemental Plans Are Included
For FREE**



Enhanced Dental Plan

IN-NETWORK IS GEHA CONNECTION DENTAL NETWORK.

COVERAGE TIERS

Service	In-Network	Out-of-Network
Preventive	100%	50%
Basic	100%	40%
Major	60%	25%
Orthodontic	50%	25%

PLAN YEAR LIMIT

Your plan will pay up to \$5,000 per year, per member. All coverage tiers apply to the plan year limit.

DEDUCTIBLE

Your plan has a deductible that applies to basic, major, and orthodontic services. The plan year deductible is \$50 per member, \$150 for the family. Preventive care does not require a deductible.

ORTHODONTICS

Your plan will pay 50% of orthodontic services up to a \$1,000 lifetime limit per member.

No Waiting Periods.



Find dental providers at
www.gehasolutions.com or
by calling (800) 513-7177.



Vision Plan

NO NETWORK – GO ANYWHERE

SERVICE	COPAY
Eye health exam	\$10
Contact evaluation	\$10
Spectacle lenses evaluation	\$10
Progressive lenses	\$10
Anti-reflective coating	\$35

FEATURES

- \$150 for vision services
- \$150 for frames, lenses, and/or contacts
- No network requirements

All Copays will be WAIVED when you receive services at Costco, Sam's Club or Walmart

VISION SERVICES

Your plan will pay up to \$150 annually for all vision services (for example, exams and refractions) per member, per plan year. There is a separate \$150 allowance for equipment (see below).

FRAME, LENSES, & CONTACTS

Your plan will pay up to \$150 annually for frames, lenses, and contacts combined.



Your Healthcare Plan Options & Cost to You and Your Family

Your Employer is **Paying 100% (FREE)** Medical for You & Your Family. 😊



Full Time (Admin): Plan #A1 Assured Direct Care (ADC) & Preventive Copay & Zion 1k IUA & Pharmacy DiRx SPP 500					PRE-TAX AVAILABLE on Copay, Below based on \$1k IUA. Coverage for Employee Spouse to Employee Family is \$775, to over \$1300, monthly FREE to You!		
					Employee Pays for Dependents:		
Employee (EE) Age Based	Employee (1k IUA)			YOU PAY	Employee & Spouse	Employee & Child(ren)*	Employee & Family
18-29	\$430.95			\$0	\$0.00	\$0.00	\$0.00
30-49	\$457.95			\$0	\$0.00	\$0.00	\$0.00
50-64	\$542.95			\$0	\$0.00	\$0.00	\$0.00

Plan A1 is only
Available in Treasure
Valley and Twin Falls

Your Employer is **Paying 100% (FREE)** for both Dental and Vision for You & Family. 😊

Enhanced Dental Plan - GEHA Network					PRE-TAX applicable for dental. *Unlimited children. Orthodontics included.		
EE - All Ages	Plan EE*			YOU PAY	Employee & Spouse	Employee & Child(ren)*	Employee & Family*
Any Age	\$55.00			\$0	\$0.00	\$0.00	\$0.00

AND

Vision Plan					PRE-TAX applicable for vision. *Unlimited children.		
EE - All Ages	Plan EE*			YOU PAY	Employee & Spouse	Employee & Child(ren)*	Employee & Family*
Any Age	\$10.00			\$0	\$0.00	\$0.00	\$0.00

Next Steps . . .

Open Enrollment starts Friday, Dec. 15th and Enrollment Closes Friday, Dec. 22nd.



1. Decide what plan you want for YOU and YOUR FAMILY.
Homewatch CareGivers is paying 100% of your healthcare!
AMAZING! Hardly any company does this!

It includes Vision and Dental for you and your family.

2. Go to the Viventium app and select the choice you decided on by Friday, Dec. 22nd.
3. New Plan is effective 1/01/2024

Homewatch CareGivers of Idaho CARES about Employee Healthcare



**QUALITY CARE AND AFFORDABLE HEALTHCARE
FOR YOU AND YOUR FAMILY**



**Today is the day to
choose the best
healthcare for
you and
your family....**

Homewatch
CareGivers®

