



**Homewatch**  
**CareGivers®**

**CAREGIVERS EMPLOYEES**

**YOUR AFFORDABLE 2024  
HEALTHCARE OPTIONS**



# 2024 Healthcare Plans to Choose From



## PLAN C1 **FREE**

### Amaze + Pharmacy

- **Amaze**  
For Everyday Medical & Mental Issues for entire family
- **DiRX Health Pharmacy**  
Discounted generic prescriptions sent to your Home

## PLAN C2

### ADC + Zion+ Pharmacy

- **Assured Direct Care (ADC)**  
For Everyday Medical
- **Zion Healthshare**  
For Major Medical
- **DiRX Health Pharmacy**  
Discounted generic prescriptions sent to your Home

## PLAN C3 **FREE**

### ADC + Dental + Vision

- **Assured Direct Care (ADC)**  
For Everyday Medical
- **Extra Options to Add:**
  - **Standard Dental**
  - **Vision**

Must talk to HR and let her know if you want either of these options added to your Plan

Talk to HR before choosing this Plan

## PLAN C3

### Advanced Copay MEC + Pharmacy

- **Preventive Advanced MEC - Copay**  
For Everyday Medical
- **DiRX Health Pharmacy**  
Discounted generic prescriptions sent to your Home

Talk to HR before choosing this Plan

## PLAN C5

### Care+ Plan

- **Care+**  
Minimum Value Plan

**Supplemental Plans Available**  
to Add to the above Plans **OR** to have as Standalone Available:

-Dental    -Vision

# PLAN C1



## Amaze & Pharmacy

**FREE for Employee the CareGiver**

### ➤ **Amaze**

For Everyday Medical Issues for entire family

- Instant on the spot, virtual doctor; video and/or phone
- Prescribe prescriptions
- Provides virtual urgent care; nights, weekends at no charge

### ➤ **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
- Free shipping anywhere



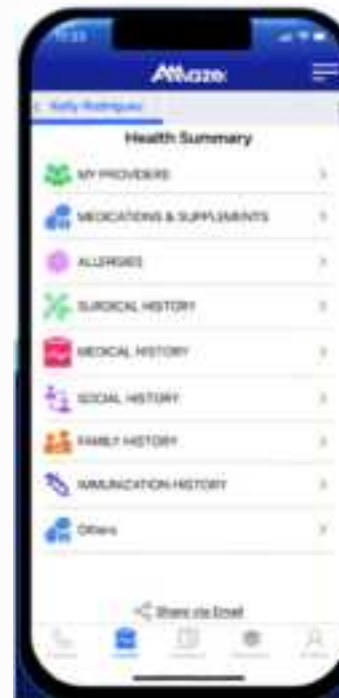
# PLAN C1

## Amaze – Everyday Medical



### EVERYDAY HEALTHCARE

- **Virtual Primary Care** – assigned a primary care doc
- **Instant On the Spot - Virtual Access** to your doctor for immediate diagnosis & treatment
- **Instant Virtual Urgent Care** with Doctor
- Virtual care; afterhours, weekends & holidays
- **Health and Wellness Coaching**
  - Virtual prelim diagnosis & counseling
  - Referrals to local mental health specialists when appropriate
- **Prenatal and Postnatal Support**
- **Handles on-going chronic medical conditions** – no need for specialist to handle your on-going medical chronic issues
- **Concierge Services**
  - First diagnose and treat all virtually (instantly by doctor)
  - Help explain your medical bills
  - Find a local specialist or hospital that has good ratings and low cost



- This COVERS your entire family; spouse/partner and kids
- Speaks up to 80 languages including Spanish
- No copay, co-insurance, deductible, out of pocket costs
- No limit to pre-existing conditions
- Urgent care (virtual) handled at no charge (24/7/365)
- Unlimited virtual primary care visits with no additional fees
- Prescribe medical prescriptions
- They will refer you to specialist when required
- No insurance card required
- No need to schedule an appointment, instantly via phone or video/phone call doctor for instant help

## PLAN C1

# 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. Pay as You Go. Average \$9.00 for 90 days for generic prescriptions to your home.

Available  
nationwide



50 States + DC Active

No insurance  
required



Cash-based,  
auto-refill  
pharmacy program

Low,  
fair prices



Prices start as low as  
\$3 per month, 100s of  
Rx at \$5/month,  
12-month price  
guarantee.

1,400+ top  
prescribed medicine



Access to 1,400+  
generic medicines and  
more.

Free  
shipping



Delivered to the  
home or office –  
free shipping.

24/7  
Customer care



Live customer care  
and extended  
pharmacy hours.



# Plan C2

## ADC + Healthshare + Pharmacy



### ➤ **Assured Direct Care (ADC) Network – Initial Point Family Medicine Clinic**

#### **For Everyday Medical Issues**

- You go to Initial Point Family Medicine (only for Treasure Valley) and Hope Family (for Twin Falls) for your everyday 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

### ➤ **DiRX Health Pharmacy Everyday Inexpensive Prescriptions**

#### **Discounted prescriptions sent to your Home**

- Unlimited and refills of generic prescriptions
- Beats all pharmacies and other companies like GoodRX
- The top generic prescriptions at low cost to you
- Free shipping

## **PLAN C2**



# **ADC (Direct Primary Care) — Everyday Medical**

## **EVERYDAY HEALTHCARE WITH INITIAL POINT FAMILY MEDICINE**

- Assured Direct Care (ADC) Network, includes;
  - Local clinic: Initial Point Family Medicine, Meridian for Treasure Valley and Hope Family for Twin Falls
  - Longer visits
  - Urgent care (virtual) at Initial Point Family Medicine (IPFM) clinic in Meridian only or Hope in Twin Falls
- IPFM clinic will be the one you use 100% only
- Access to your provider/clinic within 48 hours
- Unlimited Visits: office & virtual (text, video, call) with no additional fees for visits
- Urgent Care at Initial Point Family Medicine Clinic or Hope Clinic in Twin Falls
  - Virtual access to a provider afterhours weekends & weekends and no copay or fees for visit
- 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
- ER, surgeries, hospitalization, childbirth, etc. not covered
- They will refer you to specialist when required, not covered
- Prescribe prescriptions: discount prescription card
- Finds and refers to the best facilities, doctors, imaging, labs with the lowest fees





## PLAN C2

# Zion HealthShare (Medical Cost Sharing)

**For Unexpected Major Medical... Illness, Injury, Hospitalization, Surgeries, 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.
- 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 1<sup>st</sup> year and \$25k to \$125k per year on following years





## PLAN C2

# DIRX Health Pharmacy - Direct to Consumer

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**Lowest cost to consumers, pay as you go. Average \$9.00 for 90 days for generic prescriptions to your home.**

Available  
nationwide



50 States + DC Active

No insurance  
required



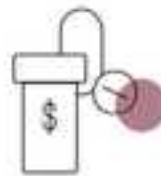
Cash-based,  
auto-refill  
pharmacy program

Low,  
fair prices



Prices start as low as  
\$3 per month, 100s of  
Rx at \$5/month,  
12-month price  
guarantee.

1,400+ top  
prescribed medicine



Access to 1,400+  
generic medicines and  
more.

Free  
shipping



Delivered to the  
home or office –  
free shipping.

24/7  
Customer care



Live customer care  
and extended  
pharmacy hours.

# PLAN C3



## Assured Direct Care (ADC) Direct Primary Care Network

**FREE for Employee CareGiver**

➤ **Assured Direct Care Network**

For Everyday Medical Issues for You

- Local clinic – Initial Point Family Medicine in Meridian for Treasure Valley and Hope Family in Twin Falls
- Virtual & In-person longer visits
- Provides virtual urgent Care; nights, weekends

\*Dental and Vision can be added to this Plan

\*Must talk to HR and let her know if you want either of these options added to your Plan

## **PLAN C3**



# **ADC (Direct Primary Care) — Everyday Medical**

## **EVERYDAY HEALTHCARE WITH INITIAL POINT FAMILY MEDICINE**

- Assured Direct Care (ADC) Network, includes;
  - Local clinic: Initial Point Family Medicine, Meridian for Treasure Valley and Hope Family for Twin Falls
  - Longer visits
  - Urgent care (virtual) at Initial Point Family Medicine (IPFM) clinic in Meridian only or Hope in Twin Falls
- IPFM clinic will be the one you use 100% only
- Access to your provider/clinic within 48 hours
- Unlimited Visits: office & virtual (text, video, call) with no additional fees for visits
- Urgent Care at Initial Point Family Medicine Clinic or Hope Clinic in Twin Falls
  - Virtual access to a provider afterhours weekends & weekends and no copay or fees for visit
- 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
- ER, surgeries, hospitalization, childbirth, etc. not covered
- They will refer you to specialist when required, not covered
- Prescribe prescriptions: discount prescription card
- Finds and refers to the best facilities, doctors, imaging, labs with the lowest fees

Talk to HR before choosing this Plan



# Plan C4

## Advanced Preventive Copay (MEC) Plan + Pharmacy



### ➤ **Advanced Preventive Copay MEC**

For Everyday Medical Issues & Beyond

- Flat Copay for Medical Visits and Medical Services
- Nationwide network of PPO Doctors
- Most like health Insurance

### ➤ **DiRX Health Pharmacy**

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 for no cost
- Free shipping

Talk to HR before choosing this Plan

## PLAN C4

# 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
- MEC Preventive Services In-Network – no charge. There is no copay, 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 availability
- Prescription: Discounted with Optum RX

## PLAN C4

# Dirx Health Pharmacy - Direct to Consumer

## DIRX HEALTH – HEAVY DISCOUNTED GENERIC PRESCRIPTIONS SHIPPED TO YOU

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Lowest cost to consumers, pay as you go. Average \$9.00 for 90 days for generic prescriptions to your home.

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



# Plan C5

## Minimum Value Plan

### ➤ Care+ Plan

#### For Everyday & Major Medical

- A local clinic & provider in-network
- Urgent care
- Provides virtual urgent Care; nights, weekends
- ER
- Hospitalizations
- Surgeries
- More...







# Add Supplemental Plans



# Standard Dental Plan

**IN-NETWORK IS GEHA CONNECTION DENTAL NETWORK. PLAN INCLUDES:**

Service	In-Network	Out-of-Network
Preventive	100%	50%
Basic	80%	40%
Major	50%	25%
Orthodontic	25%	25%

## PLAN YEAR LIMIT

Your plan will pay up to \$2,000 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 25% of orthodontic services up to a \$1,000 lifetime limit per member.

No Waiting Periods.



Find dental providers at  
[www.gehasolutions.com](http://www.gehasolutions.com) or  
by calling (800) 513-7177.



# Vision Plan

**NO NETWORK – ALL COPAYS WILL BE WAIVED WHEN YOU RECEIVE SERVICES AT COSTCO, SAM’S CLUB OR WALMART**

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

## 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.



## Next Steps . . .

**Open Enrollment starts Friday, Dec. 15<sup>th</sup> and Enrollment Closes Tuesday, Dec. 26<sup>th</sup>**

1. Decide what plan you want.  
Homewatch CareGivers is contributing \$150.00 monthly towards your healthcare! Two Plan choices are FREE to you!
2. Decide if you want to add or get any supplemental plans (vision or dental)
3. Decide if you want to add your spouse/partner and/or kids.
4. Go to the Viventium app and select the plan you want **by 12/26/23!!**

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

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**Homewatch  
CareGivers®**

