

ADVANTAGE MV PLAN



General Information	Coverage Information	
Annual Deductible	\$1,500 Individual / \$3,000 Family	
Out-of-Pocket Maximum ¹	\$9,100 Individual / \$18,200 Family	
Unlimited Telehealth through Recuro Health	\$0 Copay	
Physician & Diagnostic Benefits (Non-Hospital Based)	In-Network	Out-of-Network
Preventive / Wellness	Covered at 100%	40% Coinsurance (after the Ded.)
Primary Care / Specialist Visits	\$15 Copay	40% Coinsurance (after the Ded.)
Urgent Care	\$50 Copay	40% Coinsurance (after the Ded.)
Laboratory Services / Radiology (X-ray, Ultrasound)	\$50 Copay	40% Coinsurance (after the Ded.)
Advanced Imaging ^{RBP} (MRI, CT/PET scan) ² (limit 1 per year)	\$350 Copay	
Radiology / Advanced Imaging ² (Medmo) ³ (subject to above limits)	Covered at 100%	
Hospital Benefits (All Subject to Reference-Based Pricing) ⁴	Coverage Information	
Outpatient Surgery ² (limit 1 per year)	\$250 Copay (after the Ded)	
Inpatient Hospitalization & Surgery ² (limit 5 days & 2 surgeries per year)	\$500 Copay per admission (after the Ded.)	
Emergency Services (limit 1 per year)	\$500 Copay	
Additional Benefits	In-Network	Out-of-Network
Ambulance ^{RBP} (Ground Only) (limit 1 per year)	\$500 Copay	
Physical / Speech / Occupational Therapy (limit 8 combined per year)	\$50 Copay	40% Coinsurance (after the Ded.)
Chiropractic Services (limit 10 per year)	\$50 Copay	40% Coinsurance (after the Ded.)
Home Health Care (limit 10 per year)	\$50 Copay	40% Coinsurance (after the Ded.)
Outpatient Substance Abuse Treatment ^{RBP} (limit 8 per year)	\$75 Copay	
Inpatient Substance Abuse Treatment ^{RBP} (limit 5 per year)	\$750 Copay per day (after the Ded.)	
Chemotherapy / Radiation Therapy / Dialysis	Not Covered	
Maternity Benefits (Subject to Reference-Based Pricing) ⁴	Coverage Information	
Professional Services ²	\$350 Copay (after the Ded.)	
Inpatient Facility ²	\$1,500 Copay per admission (after the Ded.)	
Prescription Drug Benefits ⁵	Coverage Information	
Generic (Tier 1)	\$10 Copay	
Higher Tier Generics / Preferred / Non-Preferred Brand & Specialty	Discount Only	

¹The out-of-pocket maximum refers to covered services only. Specific services are subject to Reference-Based Pricing (RBP) and patients may be billed beyond the out-of-pocket maximum for these services.

²Specific services, including advanced imaging, surgical procedures and maternity require precertification. Failure to obtain precertification will result in a denial of benefits.

³Medmo is a concierge scheduling service for radiology and imaging allowing members to maximize their benefits while minimizing costs to the patient.

⁴RBP reimburses providers using a percentage of Medicare coverage as the reference point for the reimbursement total. This plan pays up to 125% of the Medicare allowable coverage for applicable services. Patients will be responsible for paying any remaining balance beyond the provider reimbursement amount.

⁵Prescription drug benefits are subject to the formulary drug list. Copay amounts listed are based on a unit quantity of 30 for a 30-day supply. Pricing may vary based on quantity and supply.

Notable Plan Exclusions

Abortion
Care related to or for the purpose of travel outside of the United States
Chemotherapy / Radiation Therapy
Cosmetic Surgery including cosmetic components of gender transition
Dialysis
Durable Medical Equipment / Prosthetics / Orthotics
Experimental / Investigational Treatments
Hospice Care
Infertility Services / Family Planning
Mouth, Jaws, and Teeth (Oral Surgery procedures, medical in nature)
Nutritional Supplements / Vitamins (except as specified under preventive care)
Non-Tier 1 Generic / Preferred Brand / Non-Preferred Brand / Specialty / Self-Injectable / GLP-1 Prescription Drugs
Skilled / Private Duty Nursing Care
Transplant Services

This form is a benefit highlight representing a brief description of the coverage available. Additional covered services, exclusions and limitations exist. Please refer to the plan administrator for additional plan information.



HealthWallet

The HealthWallet mobile app puts your coverage in the palm of your hands

- Scan the QR code to the right, or search "The HealthWallet" in your app store
- Download the HealthWallet mobile app
- Login in with your social security number and date of birth
- Access your ID card(s), benefit information, and ancillary vender services



SCAN HERE

Locating a participating provider in the PHCS network all begins with the specific network logo on the front of your medical ID card. Please locate the PHCS logo on your card and follow the instructions below.



By phone: call **1.800.454.5231**
Online: visit www.multiplan.com/sbmapa
and follow the steps below

1. Read the acknowledgment on the bottom of the screen and click OK
2. Enter a provider name, specialty, or facility type in the search box or choose one from the drop down
3. Enter your city/county and click on the magnifying glass icon to search
4. Read the statement at the bottom of the screen and click OK to view the results



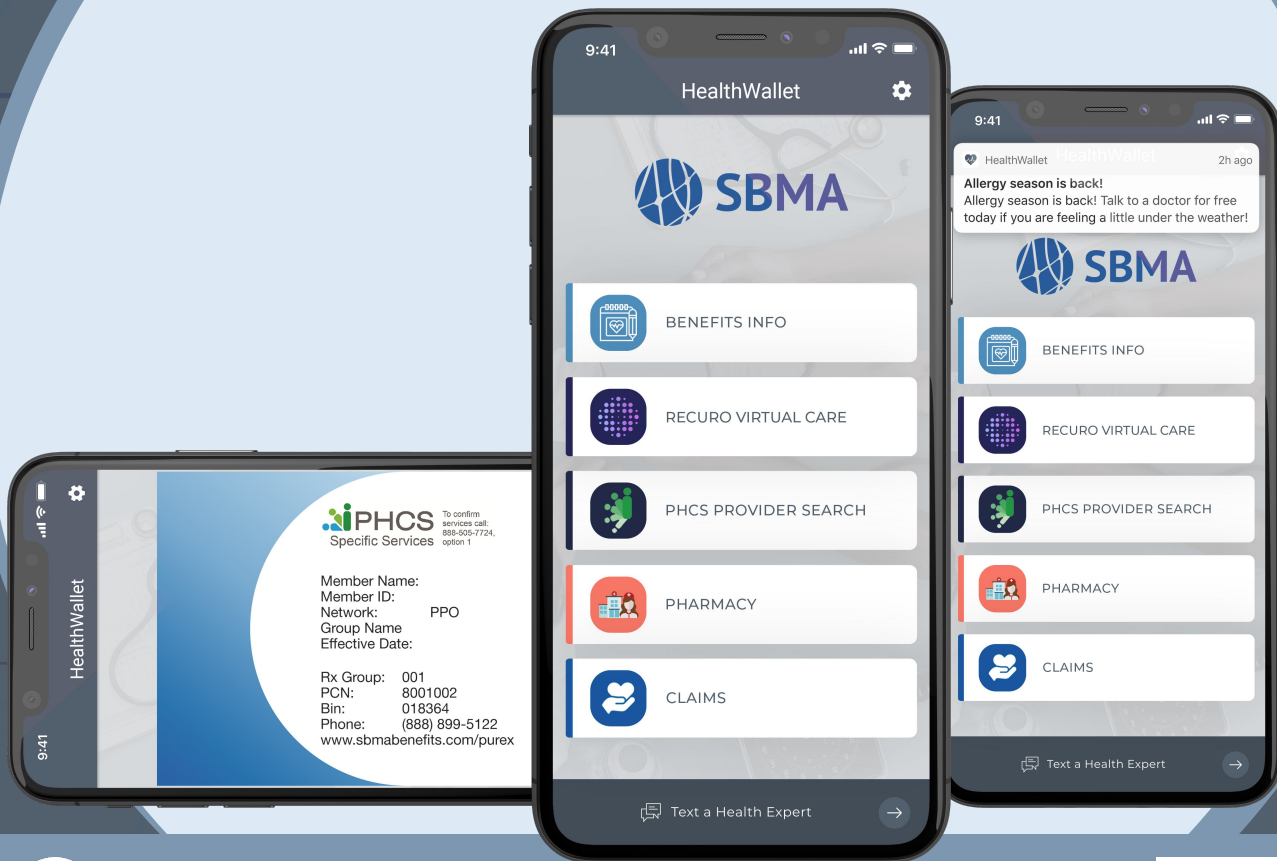
Recuro Health's Virtual Urgent Care and Virtual Behavioral Health provide members with:

- 24/7 access to board-certified doctors for treatment of urgent medical concerns
- No-cost virtual access to a Psychiatrist or Licensed Counselor whenever and wherever they need it

Access care via the HealthWallet mobile app (scan the QR code above) or call 1-855-6RECURO



Present your medical card with your prescription to any of our 60,000+ retail pharmacies to fill your prescription. Additional information will be provided on your medical ID card.



HealthWallet

HOW TO LOGIN TO HealthWallet



In HealthWallet you'll have access to

- Digital ID Cards
- Explanations of Benefits
- Provider Searches
- Prescription Benefits
- Virtual Care Options
- and more

- ♥ Type in get.thehealthwallet.com in your browser on your phone
- ♥ Download the app that the above web address brings you to
- ♥ Open "the Health Wallet App"
- ♥ To Login, Choose your login option instructed by your benefit plan.
- ♥ Access your Health Wallet Services & Features.

If you need assistance with the HealthWallet app please call us at
1-866-918-7735 or email us at support@thehealthwallet.com.

Maximizing Medical Imaging Benefits While Reducing Costs

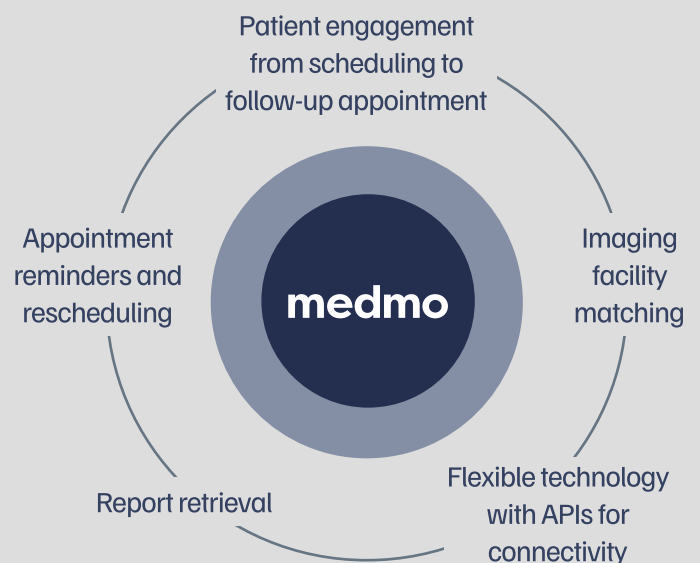
Medmo is a nationwide all encompassing medical imaging solution for Health Plans, Third Party Administrators and Self-Funded Groups.

Medmo supplements the existing plan design and utilization review process through a mixture of technology and care coordination services to benefit all stakeholders. The outcomes achieved result in cost containment, improved patient outcomes, reduced patient financial responsibility, and increased member satisfaction.

Our impact

1. **Plan Adherence** – members stay within the plan design
2. **Cost Containment** – utilizing in-network free-standing centers and decreasing costly hospital encounters
3. **Mitigating Risk** – reviewing radiology results to identify higher risk members
4. **Concierge Scheduling** – members receive personalized assistance to navigate the complexity of selecting the best imaging center option

A suite of offerings



Reduce Excess Spending on Unnecessary Hospital Encounters

On average, 40% of imaging spend occurs in a hospital setting even when it is not medically necessary.

Medmo has been able to reduce that up to 50% with significant savings per encounter by scheduling at imaging centers."

Benefits

Virtual Urgent Care

Our Virtual Urgent Care solution connects patients with tools and services for a smoother, more cost-effective healthcare experience quickly. Patients connect to board-certified doctors for treatment of urgent medical concerns with ongoing communication with their doctor for follow-up.

Our urgent care solution provides unlimited 24/7 access for patients and their families. When you or a family member is sick, how can you get expert help and guidance? Recuro's urgent care is available virtually and quickly at the touch of a button.

\$0 Copay

Example Conditions Treated

- ♥ Acne, Rashes, Allergies
- ♥ Fever, Headache, Nausea
- ♥ Cold, Flu, Cough
- ♥ Gastrointestinal Issues
- ♥ Respiratory Issues
- ♥ UTIs, Vaginitis & More!

BeniMV



RECURO
HEALTH



What's Included

✓ 24/7 Access

✓ Phone, Video, Messaging

✓ Integrated Prescriptions

✓ Primary Care Coordination

Service Highlights



Easy Prescriptions & Transcripts

Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup. Consults can be recorded and transcribed, allowing patients access post-appointment.



24/7/365 Access

Recuro physicians are available whenever our patients need them, day or night. Live video, phone, and messaging options available.









Virtual Behavioral Health

Counseling (Only)

Recuro's comprehensive behavioral health care offers a wide spectrum of coverage, including therapy and counseling. Recuro's Behavioral Health solution gives members virtual access to connect with a Licensed Counselor through secure and private online video and phone sessions, whenever and wherever they need it in all 50 states. Our virtual services are available whenever and wherever it is convenient for you on a digital device.

\$0 Copay


Example Conditions Treated

-  Depression & Anxiety
-  Stress Management
-  Eating Disorders
-  Anger Management
-  Grief or Loss
-  Marriage Counseling

BeniMV



What's Included

-  Therapy & Counseling
-  Health Risk Assessment
-  Risk Stratification
-  Primary Care Coordination

Service Highlights



Psychiatry

Psychotherapy and mental health medication management.



Therapy & Counseling

Therapy and counseling services from social workers and mental health psychologists.



Health Risk Assessment

Behavioral health-focused risk assessment including depression and anxiety.

