

# *Health Solutions Limited Medical Plans*



## **Plan Features:**

- **Cost effective, affordable plan designs**
- **HIPAA compliant limited medical benefits**
- **No medical questions or physical exams**
- **Designed for individuals and self employed professionals**
- **National provider networks for significant savings**

# Health Solutions Limited Medical Plans

	Basic Plan	Plus Plan	Select Plan
<b>Physician Office Visits</b>	\$50/Visit Maximum 5 Visits / Plan Year	\$50/Visit Maximum 5 Visits / Plan Year	\$100/Visit Maximum 5 Visits / Plan Year
<b>Annual Wellness Exam</b>	\$100 Per visit/ 1 Per Year	\$250 Per visit/ 1 Per Year	\$250 Per visit/ 1 Per Year
<b>Outpatient Lab Services</b>	100% if DirectHealth \$100 per visit Limit	100% if DirectHealth \$200 per visit Limit	100% if DirectHealth \$20 per visit Limit
Outpatient Radiology and Other Services	\$100 Per Visit 3 Visits per Year	\$200 Per Visit 3 Visits per Year	\$250 Per Visit 3 Visits per Year
<b>Emergency Room Services</b>	\$50/Visit Maximum 5 Visits / Plan Year	\$50/Visit Maximum 5 Visits / Plan Year	\$50/Visit Maximum 5 Visits / Plan Year
<b>Inpatient Surgery</b>	\$500 Max Benefit Based on Schedule	\$2000 Max Benefit Based on Schedule	\$2500 Max Benefit Based on Schedule
<b>Outpatient Surgery</b>	\$500 Per Visit	\$1000 Per Visit	\$1500 Per Visit
<b>Anesthesiology</b>	25% of Surgery Benefit	25% of Surgery Benefit	25% of Surgery Benefit
<b>Hospital Services</b> <ul style="list-style-type: none"> <li>• Facility Charges</li> <li>• ICU / CCU</li> <li>• 1st Day Hospital</li> </ul>	\$300 per Day \$300 per Day \$500 Max of 150 Days per Year	\$500 per Day \$1000 per Day \$1000 Max of 150 Days per Year	\$1000 per Day \$2000 per Day \$2000 Max of 150 Days per Year
<b>Other Benefits</b> <ul style="list-style-type: none"> <li>• Accident Benefit</li> <li>• Critical Illness</li> <li>• Life Insurance</li> </ul>	\$1,000 \$1,000 \$5,000 Plus AD&D	\$2,000 \$2,000 \$10,000 Plus AD&D	\$2,000 \$2,000 \$10,000 Plus AD&D
<b>Provider Network Access</b>	Network Options Include Multiplan, Beechstreet, and PHCS	Network Options Include Multiplan, Beechstreet, and PHCS	Network Options Include Multiplan, Beechstreet, and PHCS
<b>Prescription Drug</b>	Included	Included	Included
<b>Member</b>	\$219.00	\$293.00	\$387.00
<b>Member &amp; Spouse</b>	\$325.00	\$481.00	\$679.00
<b>Member &amp; Child(ren)</b>	\$306.00	\$455.00	\$645.00
<b>Family</b>	\$407.00	\$695.00	\$870.00

Please note: This highlight sheet is a brief description of plan benefits, exclusions, limitations, and participation requirements. Please consult the specific carrier Certificate Booklet for specific benefits and exclusions. Benefit summary is subject to change without notice. The above summary should not be interpreted as an offer of coverage. Benefits are subject to network discounts prior to claim adjudication. All benefits shown as in network benefit level. Out of network services may be subject to a reduced benefit for members.

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## PRESCRIPTION DRUG BENEFIT

This benefit is designed to assist members in reducing the burdensome expense of prescription drug medications. The Preferred Drug List has four

### TIER 1

Preferred brand and generic drugs that will be available for a fixed fee of \$10.00 or less for the scheduled quantity & dose.

### TIER 2

Preferred brand and generic drugs that will be available for a fixed fee of \$20.00 or less for the scheduled quantity & dose.

### TIER 3

All other drugs are available for your program at negotiated rates. Your program also provides additional options to lower your cost on Tier 3 drugs through an independent mail order service.

**TIERED DENTAL SERVICES\*:** A multi-tiered dental fee-for-service program, where you have access to dentists under THREE distinct scenarios.

**VISION\*:** Free eye exams, discounts on eyeglasses, contact lenses... even Lasik surgery! Members have the option of obtaining services from a nationwide network of participating eye care professionals.

**WORLDWIDE PRESCRIPTIONS:** Buy mail-order prescription drugs from licensed, registered pharmacies from within and outside the U.S.

#### ELIGIBLE PROVIDERS

Doctors and Physicians • Clinics and Specialty Centers • Hospitals and Outpatient Surgical Centers • Laboratories and Imaging Centers

#### SEE ANY DOCTOR

You are free to see any doctor you choose but your coverage goes further if you select a participating Preferred Network Provider and take full advantage of the pre-negotiated network rates to reduce your medical bills before the insurance benefit is applied. Even if you elect to see a Non-Network Provider, the full insured benefit amount will still be applied to the bill for covered charges, but without the network rate reduction.

#### ASSIGNMENT OF BENEFITS

When you need to visit a doctor or go to the hospital, there is no need for you to file a claim for in-network providers because your benefits are fully assignable and can be paid directly to your provider. Any daily hospital benefits will be paid directly to your Provider and all other benefits are assignable at your discretion. In order to assign benefits you sign a document allowing your doctor or your hospital to collect your health insurance benefits directly from the carrier. By assigning benefits you will not have to file a claim with the insurance carrier to be reimbursed. If you choose, you may pay your provider at the time of service and submit the claim yourself for reimbursement.

# *Health Solutions Limited Medical Plans*

## the fine print

### **Availability**

Health Solutions represents limited medical plans licensed in the following states:

Alabama, Arizona, Arkansas, Colorado, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Missouri, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, and Wyoming.

Additional states may be available based on specific carrier partner licensing in each state.

### **Business Eligibility**

Application for all industries will be reviewed for eligibility. No industries are currently subject to special rates or restrictions. This may change without notice based on the specific requirements of the sponsoring carrier.

### **Eligibility**

Eligible members are defined as individuals and self employed business owners, and contract or 1099 professionals. Dependent children are eligible until they reach a limiting age which may vary by each state. Individual plans are also available based on participation through an approved association.

### **Plan Provisions, Limitations, and Exclusions**

A complete list of plan limitations and /or exclusions is contained in the Certificate of Insurance Booklet provided by the sponsoring carrier to each participating employee.

### **Privacy**

Health Solutions Limited Medical Plans respects and treat the personal and health information of our members in a confidential manner. We abide by established policies and procedures designed to maintain physical, electronic, and procedural safeguards to protect such information. These policies and procedures may be revised as needed to maintain our compliance with the Health Insurance Portability and Accountability Act (HIPAA), or other such controlling laws that may be enacted.