



# Benefit Solutions for the Home Health Marketplace

PHA Members



# PEOPLE ARE THE MOST IMPORTANT THING

*Increase Employee Engagement | Decrease the Cost of Operations*

## The **HR Suite** for your most valuable asset

Preferred Benefits offers a full suite of HR tools integrated into one seamless system. Powered by the leaders in the HCM and Benefits Management spaces, Preferred Benefits is a best-in-class, cloud-based software solution designed for leaders who believe in people.

### Benefits Management

- + Healthcare Flexible Spending Accounts (FSA)
- + Health Savings Accounts (HSA)
- + Health Reimbursement Accounts (HRA)
- + Commuter Reimbursement Accounts (CRA)
- + Dependent Care Accounts (DCA)
- + Plan Documents
- + Discrimination Testing
- + COBRA Administration and Compliance
- + Enrollment Services

### Workforce Management

- + Talent Acquisition/Management
- + Time & Attendance
- + Payroll
- + Benefits Administration
- + ACA Compliance
- + Employee Scheduling
- + Absentee Management
- + Labor Law Education
- + Compliance Tools

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**PREFERRED BENEFITS.NET**

# GET EVEN MORE FROM YOUR BENEFITS

We offer more than just voluntary benefits options. Value-added services are just another way we go the extra mile to help safeguard your employees' physical, mental and financial well-being. Choose the services that are right for you and your employees from the menu below.

**CHOOSE ONE** (Required to meet 1x1 with 75% of employees)

○ **AD&D Coverage with Travel Services:**

Your employees can receive \$7,500 of accidental death and dismemberment coverage for one year from Reliance Standard Life Insurance. When traveling at least 100 miles from home or in a foreign country, travel assistance is included for employees and their dependents.

○ **Fraud Protection:**

EZShield provides one-year of fraud protection for your employees for the first year.

○ **Health Advocacy & Medical Bill Saver:**

Health Advocate helps employees navigate healthcare and insurance related issues, resolve claims, negotiate medical bills and more.

○ **Telemedicine:**

MeMD allows employees to connect with a medical provider online and receive personalized treatment, anytime, anywhere.

○ **Personal Wellness:**

Health Advocate helps employees develop a healthy lifestyle plan to achieve their wellness goals with support from a dedicated wellness coach.

○ **Financial & Legal Fitness:**

Health Advocate assists employees with financial and legal preparedness and provides access to consultative services from licensed professionals.



# OUR APP IS A CLAIM CHANGER!



## 24x7 UNLIMITED DOCTOR ACCESS

Are you sick? Call HealthiestYou first! Our physician network can diagnose, treat, and prescribe with no consult fees, anytime, anywhere. Really!



## HEALTH MANAGEMENT CONTENT

Are you stressed? Let HealthiestYou guide you to improved health and happiness with relevant health content delivered at the time of need.



## PRESCRIPTION SAVINGS

Need a prescription? Our geo-based prescription search engine can save you up to 85% on your prescription and will often beat your co-pay.



## LOCATE PROVIDERS

Need to book a doctor, dentist, or other provider? Our app knows best and will easily lead you through the process. You can even research your doctor first!



## SHOP AND PRICE PROCEDURES

Do you need an MRI or an Ultrasound? Our app puts you in the driver's seat by providing a vehicle to search and price bundles of procedures in your direct area. Happy shopping!



## MANAGE YOUR MEDICAL DEDUCTIBLE

Our app provides you a one stop shop to view your medical plan deductible in real time. We magically sync with your existing medical plan to show your in-network and out-of-network deductibles.

NATURAL LANGUAGE PROCESSING!  
THIS APP GETS ME



SAVE CASH ON DRUGS AND PROCEDURES.

LOCATION SENSITIVE ALERTS (RE) DIRECTING TO BEST CARE



IS MY IN-NETWORK DOC MR. HYDE OR DR. JECKILL  
READ REVIEWS, AND CHECK RATINGS BEFORE I GO

24x7 DOCTORS RAIN OR SHINE



I REALLY need to...

1. SPEAK TO A DOCTOR NOW.
2. FIND A GOOD PRICE ON LIPITOR.
3. GET MY TEETH CLEANED.
4. GET POWERBALL TICKET.

KEEP AN EYE ON MY DEDUCTIBLE



healthiestyou.com  
480.779.4360

## (MEC Silver)

MEC Silver	
Covered Benefits	Network
Deductible	\$0
Hospitalization	\$100*
Daily In-Hospital Benefit	\$100
MV Lite Covered Benefits	Network
PPO Network	Multiplan
Off the Job Accidental Injury	N/A
Primary Care Visit to Treat an Injury or Illness (exc. Well Baby, Preventative, and X-Rays)	\$70
Urgent Care Visit	\$70
Imaging (CT, PET Scans, MRIs)	\$100
Laboratory Outpatient and Professional Services	\$100
X-rays and Diagnostic Imaging	\$100
Surgery (visits)	N/A
Prescription Drugs	
Generic	\$10***
Preferred Brand Drugs	\$20***
Non-Preferred Drugs	N/A
Life AD&D	\$10,000
<ul style="list-style-type: none"> <li>• One visit annually ** 5X annually *** 1 per month</li> </ul>	
The employer cost sharing cost for this plan is \$55.00 Monthly	

MEC Silver Monthly Rates			
Employee Only	Employee + Spouse	Employee + Child	Employee +Family
\$79.00	\$116.50	\$116.50	\$189.40

# Summary of Essential Medical Benefits

MEC Gold	
MV Lite Covered Benefits	Network
Deductible	\$0
Coinsurance	100%
Out of Pocket Maximum	N/A
<b>MV Lite Covered Benefits</b>	<b>Network</b>
PPO Network	Multiplan
Emergency Room Services	N/A
Primary Care Visit to Treat an Injury or Illness (exc. Well Baby, Preventative, and X-Rays)	\$70
*Specialist Visit	\$70 Copay
Imaging (CT, PET Scans, MRIs)	N/A
*Laboratory Outpatient and Professional Services	\$100
*X-rays and Diagnostic Imaging	\$100
*Urgent Care (visits)	\$70
*Prescription Drugs	
*Generic	\$20
*Preferred Brand Drugs	\$40
Non-Preferred Drugs	N/A
Life AD&D	\$10,000
The employer cost sharing for this plan is \$55.00 Monthly	

MEC Gold Monthly Rates			
Single	Employee + Spouse	Employee + Child	Family
\$108.00	\$158.00	156.00	\$359.00



# MVP Benefits

Covered Benefits Premier	MVP In-Network
Deductible (per person)	\$5,000
Coinsurance	100%
Out-of-Pocket Maximum (per person)	\$10,000
PPO Network	Multiplan Limited Network
Emergency Room Services	<b>\$5,000 deductible*</b>
Primary Care Visit to Treat an Injury or Illness	<b>\$5,000 deductible*</b>
Specialist Visit	<b>\$5,000 deductible*</b>
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	NOT COVERED
Imaging (CT, PET Scans, MRIs)	<b>\$5,000 deductible*</b>
Rehabilitative Speech Therapy	NOT COVERED
Rehabilitative Occupational and Physical Therapy	NOT COVERED
Laboratory Outpatient and Professional Services	<b>\$5,000 deductible*</b>
X-rays and Diagnostic Imaging	<b>\$5,000 deductible*</b>
Preventive Care/ Screening/Immunization (MEC)	100% covered
Chronic Disease Management (CDM) Benefit	NOT COVERED
Inpatient Hospital Services	<b>\$5,000 deductible*</b>
Life AD&D Benefit	Not Available
Certain Generics	<b>\$5,000 deductible*</b>
Certain Preferred Brand Drugs	<b>NOT COVERED</b>
Certain Non-Preferred Brand Drugs	<b>NOT COVERED</b>
Specialty Drugs & Compounds	<b>NOT COVERED</b>

\*Subject to deductible

\*\* EMPLOYER DOES NOT HAVE TO OFFER THIS PLAN

The MVP Plan offers a very limited benefit plan design excluding the following major service categories: Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services, Rehabilitative Speech Therapy, Rehabilitative Occupational and Rehabilitative Physical Therapy, Skilled Nursing Facility, Outpatient Facility Fees, Outpatient Surgery Physician/Surgical Services, Non-Preferred Brand Drug, Specialty Drugs (including compound drugs), and Drugs related to mental health and substance abuse such as ADHD.

## Premier Monthly Rates

	MVP
Employee Only	\$ 360.00
Employee & Spouse	\$ 740.00
Employee & Child	\$ 885.00
Family	\$ 1,260.00

For more information  
please contact

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