



# WoW Health's **Employer Benefits**

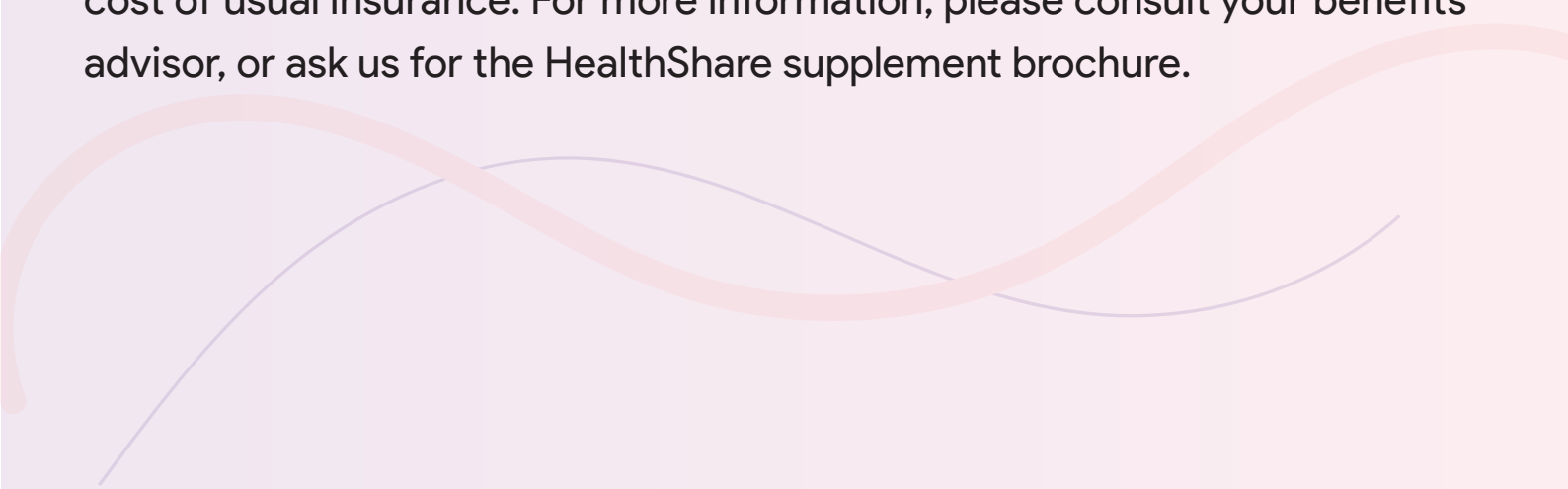


Provided by WoW Health

# Thank you for the opportunity to allow WoW Health and its team of advocates and partners to present healthcare benefits for your employees.

Our goal is to bring transparency to the cost of medical care, and give control of medical decisions back to the doctors and patients. We do this by recognizing that everyone in healthcare is a “self pay” consumer. Even with health insurance, when one adds up copays, deductibles, and coinsurances, the total out-of-pocket frequently exceeds what a member would pay with our direct-pay network. Unfortunately, in healthcare neither the consumer (patient or employer) nor the provider of service have any idea about the final cost of any episode of care, regardless of whether it is an office visit, medication, lab, or imaging study. We are here to change that!

We recognize that not all episodes of care can be addressed in this direct-pay arrangement where the patient pays directly at the time of service at a fair though discounted rate. About 1 in 6 events in healthcare are large medical needs like hospitalizations, ER visits, surgeries, cancer care, etc. We have solutions like HealthShares to provide protection against these uncommon but large medical needs, which is about one-third the cost of usual insurance. For more information, please consult your benefits advisor, or ask us for the HealthShare supplement brochure.



The rest of this document will focus on the Everyday Care elements of WoW Health's direct-pay ecosystem, with options at price points that are affordable and provide meaningful benefits.

As a physician, I am proud to lead a team of visionaries that have reimagined healthcare benefits with the goal of delivering the best quality healthcare at a price point that is actually affordable. Our 24/7 support team is always available to address any concerns for our members and valued employers.

I would like to extend a warm welcome from the WoW Health family!

Sincerely,

*Jawad Arshad*

Jawad Arshad, MD, FACEP  
CEO, WoW Health Solutions



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## Chapter 1

# Everyday Care

# Everyday Care

Everyday Care is quite affordable when the provider is paid directly at the time of service. The providers of service like doctors, pharmacies, labs, etc. do not have to submit claims and excessive paperwork, and in return extend steep discounts to the patients.

Everyone in healthcare is a “self pay” consumer. Even with health insurance, when one adds up copays, deductibles, and coinsurances, the total out-of-pocket frequently exceeds what a member would pay with our direct-pay network.



**WoW Health provides a complete suite of routine and urgent care services for its members with nationwide access, including access to:**



Virtual Urgent Care



Dental Program



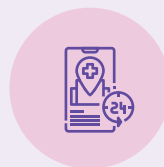
Office Visits



Prescription Benefits



Vision Plan



Virtual Primary Care



Counseling



Labs



Imaging



Procedures



# Everyday Care

Services	Network	Membership Benefits	Features
Medical Practices	350,000+	35% discount, typical office visit under \$200	Pay at time of service. No bills after the visit
Lab Sites	2,100+	75%+ discount	Order labs directly even without prescription, online results
Imaging Centers	1,100+	70%+ discount, MRI is usually \$400	Direct pay, no pre-authorizations or insurance approval
Surgery Centers	Nationwide	50% discount	Bundled price for the whole procedure
Pharmacies	70,000+	Top 95% of medications at zero cost, with steep discounts	Free home delivery or pick up at local pharmacy like CVS, Walgreens, etc.
Virtual Urgent Care	24/7 Nationwide service	FREE	95% resolution rate so no need to go see another doctor, Rx can be sent to local pharmacy
Counseling	Nationwide network	Free	Sessions conducted from privacy of your choice
Dental Practices	250,000+	60% discount, dental cleaning \$40	Pay at time of service. No bills
Vision Clinics	100,000+	35% discount	Pay direct, no limit on use

# Employer Wallet

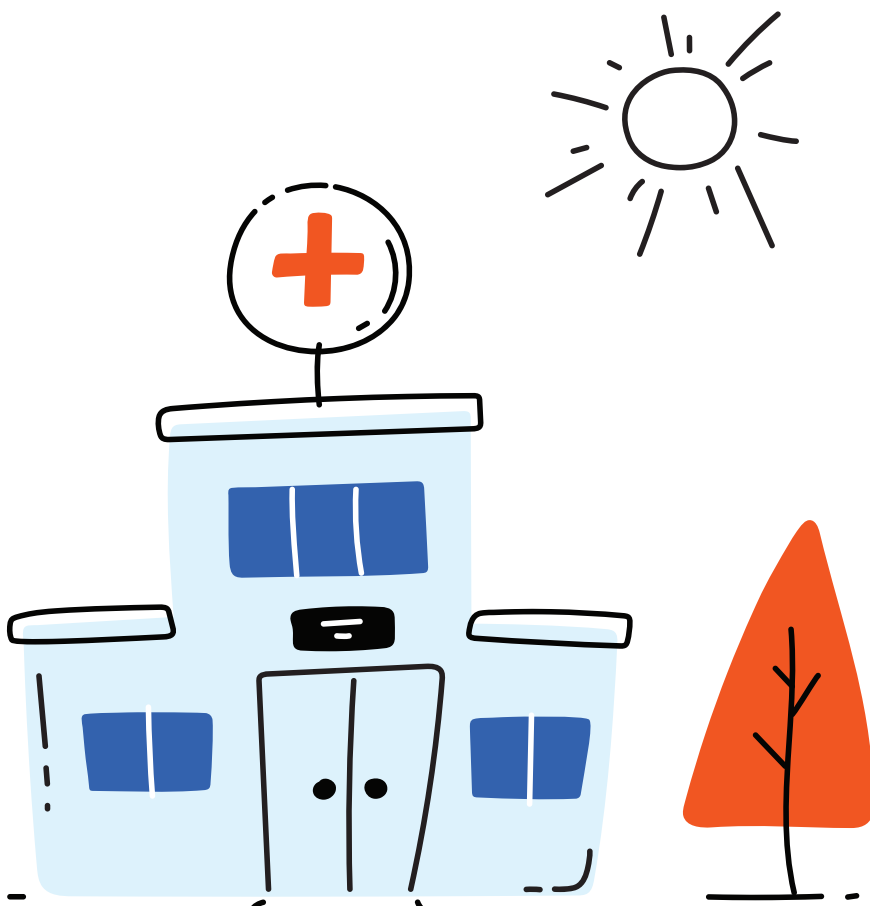
WoW Health's proprietary software solution gives employers the option to allocate a pre-set budget for each employee which can be used towards paying for Everyday Care services.

If the employee elects to pick a WoW Health network provider, then the employer allocated funds can be used directly to pay for those services. However, we understand that despite having hundreds of thousands of providers, it may not be possible to have every provider available in our network. For this reason, if an employee elects to go to a provider not listed with WoW Health, the employee will have to pay the medical provider and then bring back a receipt to be submitted to the WoW Health customer support team, and WoW Health will issue a refund to the employee directly depending on the amount of allocated funds for that employee.

# Office Visits

WoW Health provides access to over 350,000 doctors including primary care and specialists. Our members can search for nearby doctors via the WoW Health app or website for any needed services. When the member makes an appointment, they find out the total cost of that visit. At the time of visit, the member pays the total cost and there is no paperwork, claims, or bills generated.

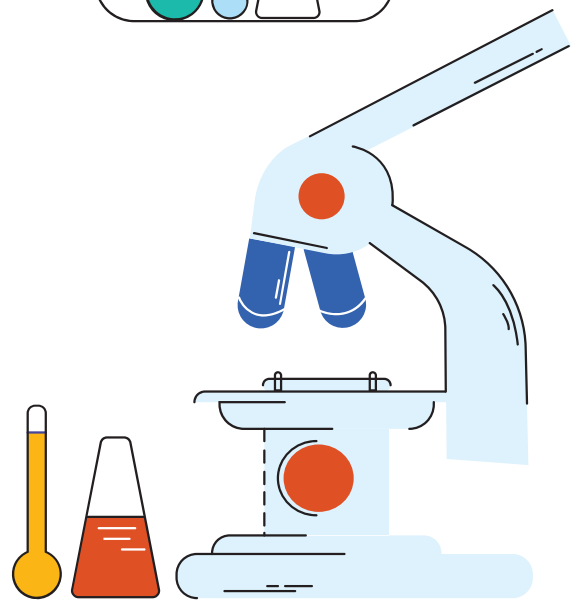
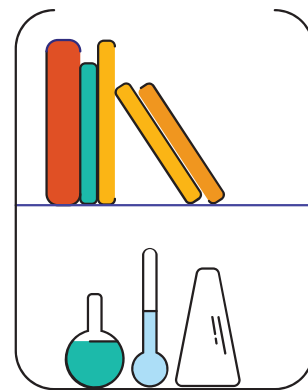
There is no cost to the medical practices to list their services, and they save over 50% in reduced clerical work and by collecting money at the time of service. This is why our network providers extend steep discounts with most office visits in the \$200 range!



# Labs

WWoW Health members have access to a nationwide network of labs with over 2,100 sites. Our partners at Ultra Labs bring two of the largest lab networks in Quest Diagnostics and LabCorp for our members. Members pick the labs they need, schedule a time at the local lab center, pre-pay for the tests, and get their results in their patient portal.

Yearly physical labs can be obtained for \$75, including many discounted bundles for men's and women's health, food allergies, and autoimmune issues.



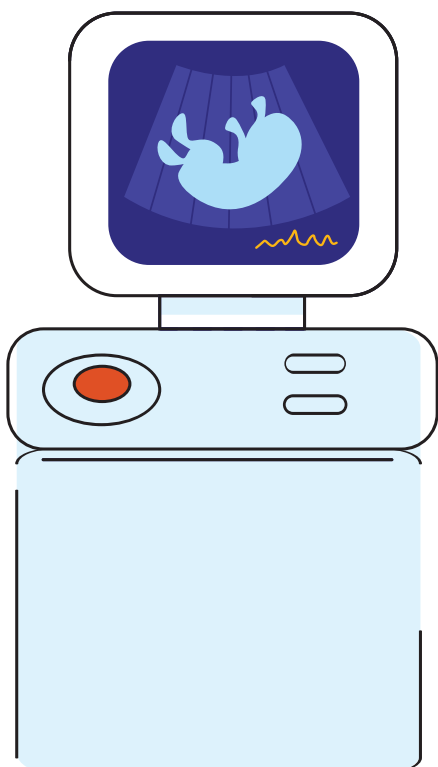


**Green Imaging**  
Easy Affordable Medical Imaging

# Imaging

We leverage the expansive network of independent and quality verified radiology centers brought by our partners at Green Imaging. Although we are continually expanding our services, Green Imaging alone gives access to over 1,100 centers for our members.

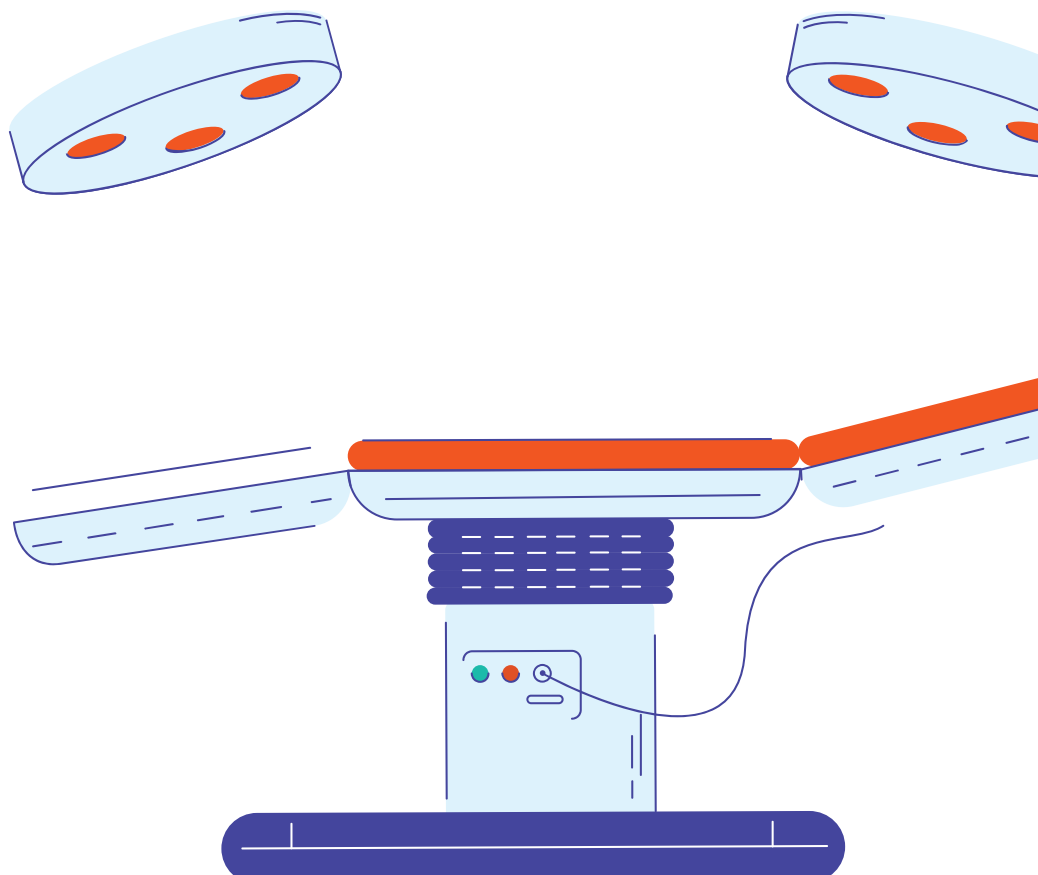
When a radiology test is needed, the member simply sends a query with the doctor's order via WoW Health's app or website, and is able to schedule the test at a local center. Members prepay for the test when the appointment is made, so there is no concern about hidden charges or uncovered services. Best of all, because the member is paying for the test, there is NO need for authorization or approvals from anyone. For example, the usual patient cost for MRI with insurance exceeds \$1,000 but with our direct-pay arrangement, our members pay less than half of that!



# Procedures

WoW Health has partnered with multiple partners like Savvos to bring a bundled price for procedures and outpatient surgeries. With thousands of centers nationwide, we can get the best surgeon to provide services at a fair cost because the surgeon is guaranteed their payment without having to submit a stack of paperwork.

When a member has a need for a procedure, he/she creates a request, and the concierge team at Savvos guides the member from evaluating local surgeons, comparing costs, and coming to the best decision. Members can elect to involve their trusted physicians in the decision making process as well.



# Telemedicine

WoW Health has partnered with Lyric to provide Nationwide Telemedicine services. Lyric is recognized as the top Telehealth provider by J.D. Power. We offer these services in three phases.

## Virtual Primary Care (VPC)

Primary Care is a vital part of a healthy workforce. In fact, over 80% of all healthcare needs can be addressed effectively by a primary care physician. There is a direct correlation between health and longevity and regular access to primary care. Employee well-being is directly tied to their productivity, and is tied to retention and recruitment.

Virtual Primary Care (VPC) offers the perfect solution for employers by providing unlimited primary care services at a fixed monthly charge. VPC physicians do not bill insurance and instead focus all of their time on direct patient care. All members perform an intake visit where they get a complete health assessment with an unlimited number of free virtual visits with their doctor. All members have a dedicated care team to assist with care coordination. In addition, all of our VPC members also get unlimited access to the 24/7 Virtual Urgent Care.

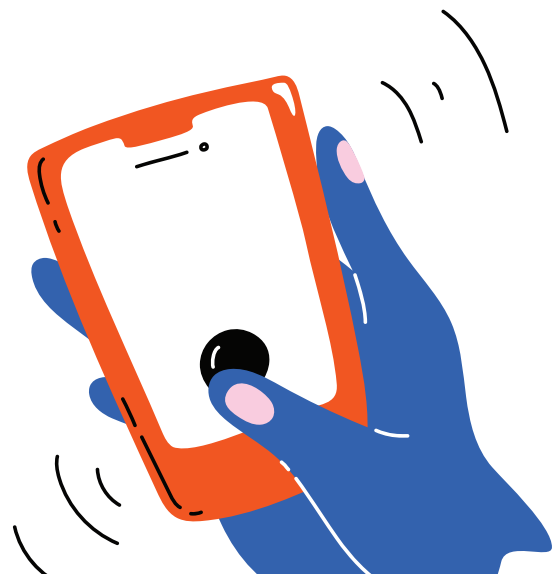
## Virtual Urgent Care

WoW Health's virtual urgent care service allows our members to reach a doctor 24/7 in usually under 15 min for any urgent needs like colds, injuries, allergic reactions, and much more! And if appropriate, the doctor can send a prescription to a local pharmacy, so our members can focus on healing, not chasing appointments and sitting in waiting rooms.

## Counseling

We know that mental health is just as important as physical health. Unfortunately because mental health is not visible, and due to the social stigmas attached to it, many people suffer unnecessarily from lack of treatment. This leads to poor work performance and increased risk for absenteeism.

WoW Health gives access to our members to a nationwide availability of counselors for a phone session that can be conducted from the privacy of their home, car, etc. And since mental stressors can seldom be addressed in just one visit, our members can continue their relationship with the counselors as long as they need.





# Prescription Benefits

Prescriptions are a significant source of healthcare costs. 5 out of 6 people take at least one prescribed medication regularly, and it grows to four medications in people over age 50. We understand that providing transparent and cost effective medication benefits is critical for any healthcare package. We address this by providing our members with the best discount prescription program accepted at over 70,000 pharmacies including large retailers like Rite Aid, Costco, CVS, etc.

WoW Health has partnered with ManifestRx, a ReviveHealth company, which is an end-to-end prescription cost savings program. This program offers over 425 medications through mail order, and over 40 urgent care medications like antibiotics and painkillers from local pharmacies at zero cost because those medications can't wait to be home delivered.



## Top 95% of meds at zero cost, with steep discount on the rest!

Our members can search for any medication from their WoW Health account, find out if the medication is part of the free formulary and have the prescription setup for free delivery\*. If a medication is not part of the free formulary, then members get the discounted price and can pick it up from a local pharmacy

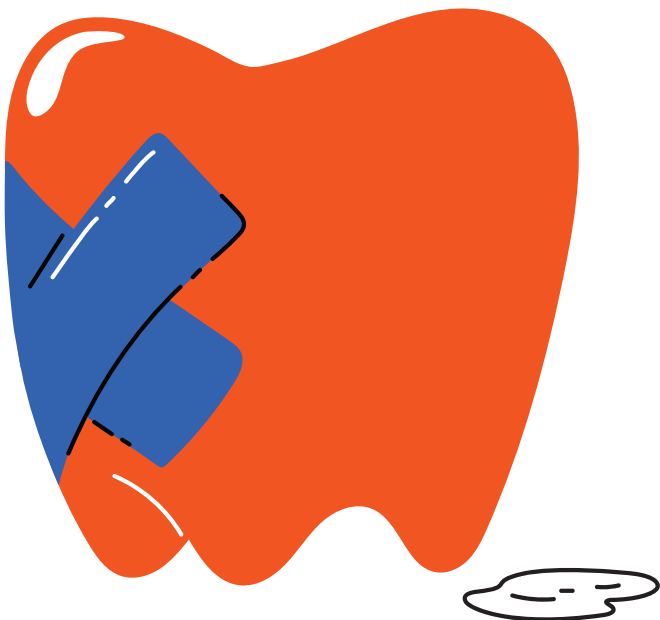
*\*Members can get a 3-month supply of all needed chronic medications in each package. Up to 5 packages are delivered for free per year, with \$5 for each additional delivery package.*



# Dental Program

Dental and oral health is a vital aspect of every good healthcare package. WoW Health has partnered with 1Dental to bring access to over 250,000 dentists nationwide at 60%+ savings for common dental services. Routine dental cleanings will usually only cost about \$40!

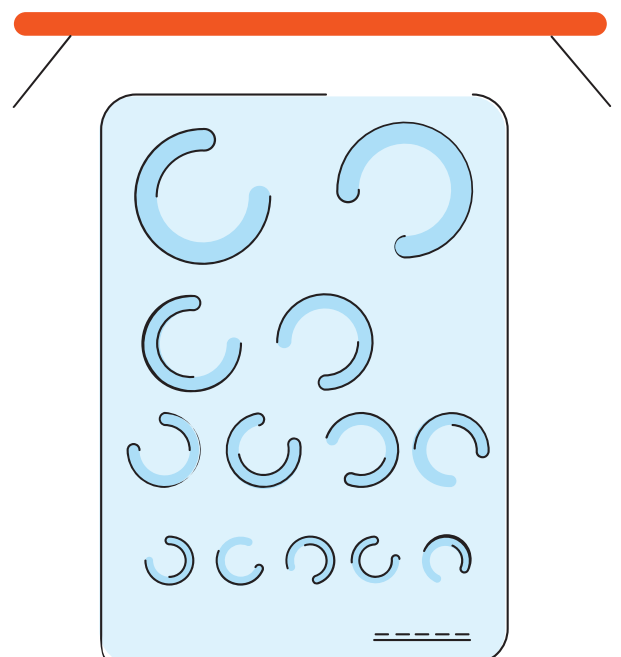
Our members can search for any needed dental procedure, see the discounted price, and a list of local dental practices. Then the member makes the appointment, presents the discount card, and pays the discounted price at the time of service. WoW Health's dental program has stayed true to our core belief of price knowledge and access, with choice and control, and no surprise bills in the mail!



# Vision Plan

When you think about your employees, it's likely that the majority of them are in need of vision correction, whether for themselves or for a family member. In fact, 3 out of 4 adults use some form of vision correction, and with the effects of aging and the increase in screen usage, vision care has become more important.

WoW Health brings EyeMed as the vision discount partner with unlimited utilization at over 100,000 eyecare providers. EyeMed serves 62 million members with a 97% satisfaction rating, and provides an average savings of 35% vs. retail pricing on frames, lenses, contacts, and exams. Our members can easily search for a local eyecare provider, and present their discount card in their WoW Health app to get the discounted price.



# Vision Plan

## Member Savings

Standard Plastic Lenses	Single Vision	\$50
	Bifocal	\$70
	Trifocal	\$105
Frames	Any frame available at provider location	35% off retail price
Lens Options	UV Coating	\$15
	Tint (Solid & Gradient)	\$15
	Standard Polycarbonate	\$40
	Standard Progressive (Add-on to Bifocal)	\$65
	Standard Anti-Reflective Coating	\$45
	Other Add-ons and Services	20% off retail price
Contact Lenses	Conventional	15% off retail price
Laser Vision Correction	LASIK or PRK from U.S. Laser Network	15% off retail price 5% off promotional
Exams	\$5 off routine exam	\$10 off contact lens exam

*\*\*Not available in VT & WA*

# Member Wellness

Healthcare can be daunting, and requires understanding of goals to achieve positive results. The most effective way to bring positive change in behaviors is to engage by building a rapport, understanding each employee's motivations, providing tools and resources, and giving access to a coach—someone who has experience and understands these personal dynamics.

WoW Health is proud to offer personalized services with our wellness partners at Orriant. Every employee is given access to a wellness dashboard that allows them to input and track their progress, with a personal coach to help achieve their goals. Employees also receive content that is tailored to their needs like webinars, cooking tips, and even competitions to participate in. Our goal is to take our members from not only sick care when needed but to provide resources for a healthy life!



# Member Wellness & Coaching

## Wellness Portal (Includes Spouse for Free)

Walking (w/tracking integration)	Included
E-Education/Videos	Included
Tobacco Cessation Program <i>with affidavit tracking</i>	Included

## Healthy Engagement Activities

Challenges (w/tracking integration)	Included
Health Literacy	Included
Fitness/Activity	Included
Newsletters	Included
<b>Access to health Coaching</b> Includes proactive coach outreach. Resilience Pro is included. (Call in to any coach as needed)	Included

## Relationship based Coaching

### Optional Add-on

Tobacco Cessation Coaching	Included
Weight Management Coaching	Included
Financial Wellness Coaching	Included
Diabetes Management Coaching	Included
Emotional Well-being Coaching	Included



## Chapter 2

# Large Medical Expenses



# Large Medical Expenses

Uncommon and very expensive medical events like ER visits, hospitalizations, surgeries, cancer care, etc. require financial assistance because an individual will not be able to pay for these.

Traditional insurance plans bundle the common but inexpensive phases of care with the less common but expensive episodes and end up charging a large premium. Then, to shift the risk and dissuade people from accessing care, there are many terms that are deployed—copays, deductibles, coinsurance, etc.—all of which increase the cost of care. No wonder that 2 out of 3 people who have to declare bankruptcy due to healthcare costs actually have a traditional health insurance plan!



WoW Health has taken a very different approach. We know that routine Everyday Care is actually quite affordable —add up the copay at time of visit, and then the bill that you get 4 weeks after the appointment because you haven't met your deductible, and you end up paying more than if you had just paid directly at the time of visit. So with WoW Health you get to pay your medical provider directly with price transparency, and without any surprise bills after the fact!

However, for uncommon but large medical expenses, WoW Health has chosen to provide membership for our members to a HealthSharing community. You may also hear interchangeable terms like Medical Cost Sharing or MediShare but they are conceptually the same as HealthShare. In this arrangement, members pay directly for their routine care, but any large medical expense is shared with the community. And no, this isn't some new concept, this type of HealthSharing has been around for almost 50 years, with over a million members!

## **There are two basic terms you need to know to understand the concept of HealthSharing.**

- 1 Need**
- 2 Initial Un-shareable Amount (IUA)**

# Need

A need is defined as all of the medical expenses related to a single accident or illness that exceeds your Initial Un-shareable Amount (IUA).

A need comprises all expenses surrounding a new accident injury or illness. Once your IUA is met for a need, all medical expenses are shared by the community at 100% until the need is resolved. For example, you fall and end up fracturing your leg. From the initial doctor visits, any medical treatment, x-rays, MRIs, specialists visits, surgeries, physical therapy, everything counts as one need.

There is a limit of three Needs per 12-month period, so if there is a fourth need for a member, there is no IUA due for that fourth need.

## Initial Un-shareable Amount (IUA)

The IUA for each member's medical need is the responsibility of each member, based on your choice of IUA. This is the amount that you need to pay before the community is eligible to share in your medical expenses.

WoW Health currently offers 3 IUA levels of \$1000, \$2500, and \$5000. The higher the IUA level, the more financial risk a member takes, and so the lower the monthly membership cost. However to protect our members financially, a member will not be responsible for more than 3 IUAs in one year. So in case of a fourth Need that exceeds \$500, members will not have to pay anything.

# Pre-existing Conditions

HealthShare does not decline anyone, although there are rules to be fair to all members for pre-existing conditions. Any person who has received any medical treatment, diagnosed with a disease, taken medication, or had any symptoms in the last 24 months since the membership joining date is considered a preexisting condition. It is not fair that a member who is recently given a serious diagnosis like cancer joins the community, and now the community has to pay towards those bills.

**So there is a phase-in period for pre-existing conditions.**

1st Year of Membership	Waiting period for all pre-existing conditions
2nd Year of Membership	Up to \$25,000 of sharing per need for pre-existing conditions
3rd Year of Membership	Up to \$50,000 of sharing per need for pre-existing conditions
4th Year of Membership and Beyond	Up to \$125,000 of sharing per need for pre-existing conditions per year

After year four of your membership, expenses related to pre-existing conditions will remain shareable at a maximum of \$125,000 in a 12-month rolling periodany questions. This period resets every membership year.

# Smoking Restrictions

HealthSharing prioritizes individual responsibility and healthy living. For this reason, members who use any tobacco products, including cigarettes, cigars, chewing tobacco, snuff, pipe tobacco, or vapes will receive a monthly tobacco surcharge of \$50 per household.

A household member who has used any tobacco product one or more times a month within the past year is considered a tobacco user. Cannabis products are considered tobacco for purposes of the tobacco surcharge.

**Medical needs for tobacco users age 50 and above are limited to \$50,000 for the following disease categories: cancer, heart conditions, COPD, and stroke.**



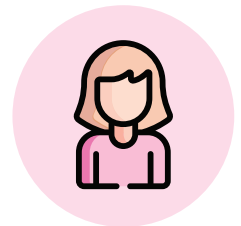
# Free Preventive Services

**WoW Health brings certain preventive services listed below to help you and your loved ones stay healthy.**

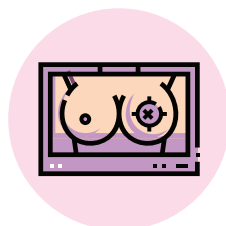
There are no network limitations for preventive services, so you can go to any provider of your choice. At the time of service, ask your provider for a self-pay discount and an itemized bill which is submitted with the proof of payment for reimbursement.



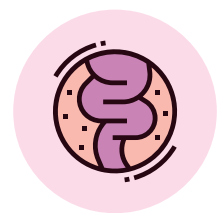
Annual Office Visit



Pediatric care



Mammogram



Colonoscopy

# Annual Office Visit

- ✓ You are provided one free annual office visit per enrolled family member. The visit may be used for a sick visit, preventive visit, or specialist visit.
- ✓ Members may also use their annual visit for services provided by a dentist, optometrist, or mental health provider.
- ✓ The free annual visit resets 12 months from the last free visit, not at the membership anniversary.
- ✓ There is a cap of \$175 for the total visit cost. Pap smears will be considered fully shareable when billed alongside the annual provider visit.

**Any additional services provided at the time of service will be considered the member's responsibility, including x-rays and other services.**

# Pediatric Care

**Well child visits and their associated immunizations are free, and based on**

- ✓ Six well child visits before the age of 12 months
- ✓ Three well child visits between 12 months and 24 months.
- ✓ Two well child visits between 24 months and 36 months
- ✓ One yearly visit after 36 months

**For children born through a shareable maternity need, while the mother is a member of HealthShare, there is no waiting period. However, if children are not born through shareable maternity need, the membership must be active for at least six months for the services to be reimbursable.**

- ✓ The appointment or visit fees are not covered as part of the preventive immunizations unless they are a part of the well child visits or annual wellness visits.
- ✓ Immunizations must be given within 12 months of the age recommended by the CDC.



# Mammogram

- ✓ A yearly preventive mammogram is shareable beginning at the age of 40, or earlier if referred by a licensed medical provider.
- ✓ A 2D or 3D imaging service, and the follow-up appointment are shareable at 100%, including the mammogram, exam, appointment, and evaluation of imaging.
- ✓ The maximum shareable amount for the preventive mammogram and related services is \$600.

**Diagnostic mammograms are not shareable as a preventive service. They may be eligible for sharing as part of a related eligible need. There is a six month waiting period for the benefit to be active.**

# Colonoscopy

- ✓ Screening colonoscopies are available every 10 years beginning at age 45. A screening colonoscopy and the related anesthesia are shared at 100%.
- ✓ Diagnostic testing, including biopsies and pathology, performed as part of the screen are also shared. Any separate appointment or visit fees are not considered shareable as part of the colonoscopy service.
- ✓ The \$5,000 sharing cap applies to the total cost of the visit and all shareable services.
- ✓ We encourage members to have this service performed at an outpatient center and not in the hospital, as the centers usually charge less for their services. There is a six month waiting period for the benefit to be active.

# HealthShare is an ideal way to be protected against large medical needs. We present a few examples for illustration purposes.

Aiden is a 10 year-old who has had recurrent sore throat. He is seen by his pediatrician who referred him to the ENT specialist. The ENT physician recommended that Aiden’s tonsils should be taken out, and after surgery Aiden sees the ENT physician for follow-up. In about a month’s time, Aiden is feeling better.

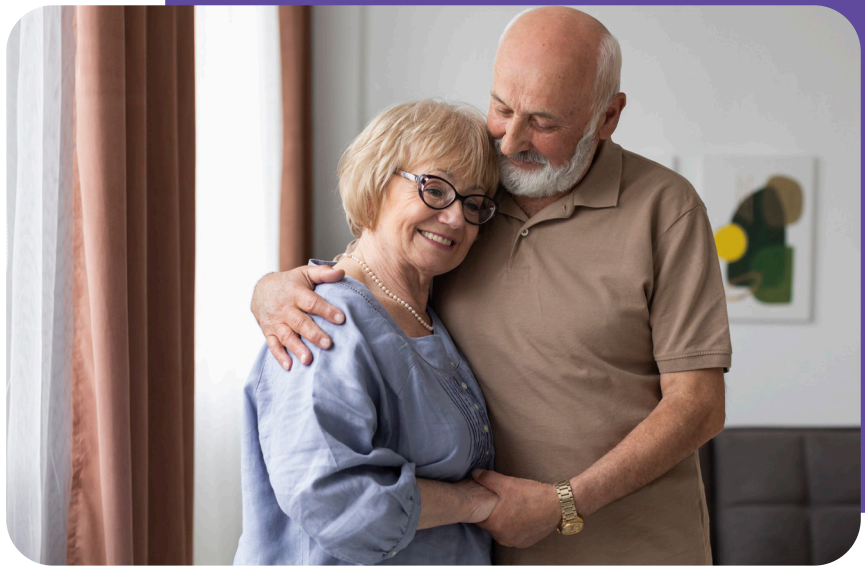
	HealthShare	Traditional Insurance
Visit to Pediatrician	\$100	\$100
ENT Consultation	\$150	\$150
Tonsillectomy surgery	\$4,131	\$7,621
ENT post surgery follow-up	\$150	\$150
<b>Paid by Aiden’s Parents</b>	<b>\$1,000 IUA</b>	<b>\$7,000 OOP</b>
Amount Paid by Company	\$3,531	\$1,021



McKenzie is excited to find out that she is pregnant. The national average cost of normal pregnancy is \$13,024. Here is a breakdown of out of pocket costs for McKenzie

	HealthShare	Traditional Insurance
Cost of Plan per year	$\$385 \times 12 = \$4,620$	$\$630 \times 12 = \$7,560$
Additional Responsibility	\$2,500 IUA	\$7,000 Deductible
Total Cost to McKenzie	$\$4,620 + \$2,500 = \$7,120$	$\$7,560 + \$7,000 = \$14,560$





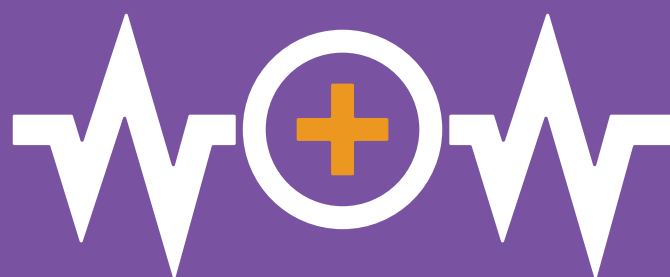
James is 55 year old. He has an unexpected episode of chest pain so he is taken to the ER by ambulance where he is found to have a heart attack. He has a heart cath followed by open heart surgery. James is then sent to cardiac rehab, and after about 4 months, he has become clinically stable and is back to normal activity. The estimated cost of care is \$120,000 for his care.


	HealthShare	Traditional Insurance
Cost of Plan per year	$\$535 \times 12 = \$6,420$	$\$830 \times 12 = \$9,960$
Additional Responsibility	\$2,500 IUA	\$7,000 Deductible
Total Cost to James	$\$6,420 + \$2,500 = \$8,920$	$\$9,960 + \$7,000 = \$16,960$

These three examples show how HealthSharing provides upfront savings with a lower monthly cost compared to insurance premiums, and then at the time of medical need, the lower IUA compared to out-of-pocket costs and deductibles further save the members more money.

HealthSharing does not cap the cost of care so there is the peace of mind that the members are only responsible for their IUA amount for any qualified medical need.





 844-969-4325

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