



# Be your very best...

Simplified Healthcare Benefits



## Facts about Healthcare

- ✔ Under the age of 65, 93% of healthcare occurs in outpatient settings.  
Office visits, labs, medications, dental, imaging, etc.
- ✔ Directpay or cash outpatient care costs less than insurance.  
No copays, deductibles, coinsurances.
- ✔ 93% of prescribed medications are generics.  
Pharmacy is the most used healthcare benefit.
- ✔ Telehealth can effectively address 2 out of 3 doctor visits.  
90% of people are familiar with or have used Telehealth.

## Why Act Now?

- ✔ Healthcare is the number one desired benefit
- ✔ Improve employee retention & recruitment
- ✔ Control costs & improve quality of benefits
- ✔ Address needs of all employees - full-time, part-time, seasonal, 1099, etc.
- ✔ Comprehensive solutions including options of MEC, ICHRA, etc. for ACA compliance

Ideal solution for 1099, family members of employees, etc.

Option to pay with credit card

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# 2025 Assurance Plans



	Basic	Plus	Comprehensive
	\$29.99/mo	\$54.99/mo	\$294.99/mo
<b>Telehealth 24/7, \$0 cost</b>	Virtual Urgent Care Mental Health Counseling	Virtual Urgent Care Mental Health Counseling Virtual Primary Care Message-a-specialist	Virtual Urgent Care Mental Health Counseling Virtual Primary Care Message-a-specialist
<b>In-person Care</b>	Primary Care \$100/visit Urgent Care \$100/visit Specialists \$200/visit	Primary Care \$100/visit Urgent Care \$100/visit Specialists \$200/visit	Primary Care \$100/visit Urgent Care \$100/visit Specialists \$200/visit
<b>Add \$30</b> Enhanced office visits access	Decrease primary care to \$10/visit Decrease urgent care to \$25/visit Yearly Physical with labs	Decrease primary care to \$10/visit Decrease urgent care to \$25/visit Yearly Physical with labs	Decrease primary care to \$10/visit Decrease urgent care to \$25/visit Yearly Physical with labs
<b>Medications</b>	Discounted drugs for pick up at any pharmacy  Discounted brand name meds	Free Generics drugs with home delivery AND Discounted drugs for pick up at any pharmacy  Discounted brand name meds	Free Generics drugs with home delivery AND Discounted drugs for pick up at any pharmacy  Discounted brand name meds
<b>Diagnostics &amp; Procedures</b>	2,100+ Lab sites 4,000+ Imaging centers Nationwide procedures & surgeries	2,100+ Lab sites 4,000+ Imaging centers Nationwide procedures & surgeries	2,100+ Lab sites 4,000+ Imaging centers Nationwide procedures & surgeries
<b>Major Medical Needs</b> ER Visits, Hospitalizations, Surgeries, Pregnancy	N/A	N/A	\$2,500 out-of-pocket per need No lifetime or annual limits Pre-existing condition phase-in
<b>Preventive Services</b> Add \$20	N/A	N/A	Free Wellness visit Pediatric Immunizations Screening Mammogram & Colonoscopy
<b>Dental &amp; Vision</b> Add \$15	~60% discount at 250,000+ dentists  ~50% discount at 100,000+ vision centers	~60% discount at 250,000+ dentists  ~50% discount at 100,000+ vision centers	~60% discount at 250,000+ dentists  ~50% discount at 100,000+ vision centers

# 2025 Assurance Plans



Plan Options	
Basic Plan	
Employee Only	\$29.99
Employee + spouse	\$39.99
Employee + children	\$39.99
Employee + family	\$54.99

Upgrade Options	
Decrease Office Visit Cost	
Employee Only	\$30.00
Employee + spouse	\$85.00
Employee + children	\$85.00
Employee + family	\$165.00

Plus Plan	
Employee Only	\$54.99
Employee + spouse	\$69.99
Employee + children	\$69.99
Employee + family	\$89.99

Add Dental & Vision	
Employee Only	\$15.00
Employee + spouse	\$20.00
Employee + children	\$20.00
Employee + family	\$25.00

Comprehensive Plan			
\$2500 IUA 18-49		\$2500 IUA 50-64	
Employee Only	\$294.99	Employee Only	\$409.99
Employee + spouse	\$534.99	Employee + spouse	\$664.99
Employee + children	\$534.99	Employee + children	\$664.99
Employee + family	\$689.99	Employee + family	\$814.99
<i>Smoker Surcharge</i>		\$50/family/mo	
<i>Decrease IUA to \$1000</i>		\$125/family/mo	

Add Preventive Services (Comprehensive Plan only)	
Employee Only	\$20.00
Employee + spouse	\$45.00
Employee + children	\$45.00
Employee + family	\$65.00