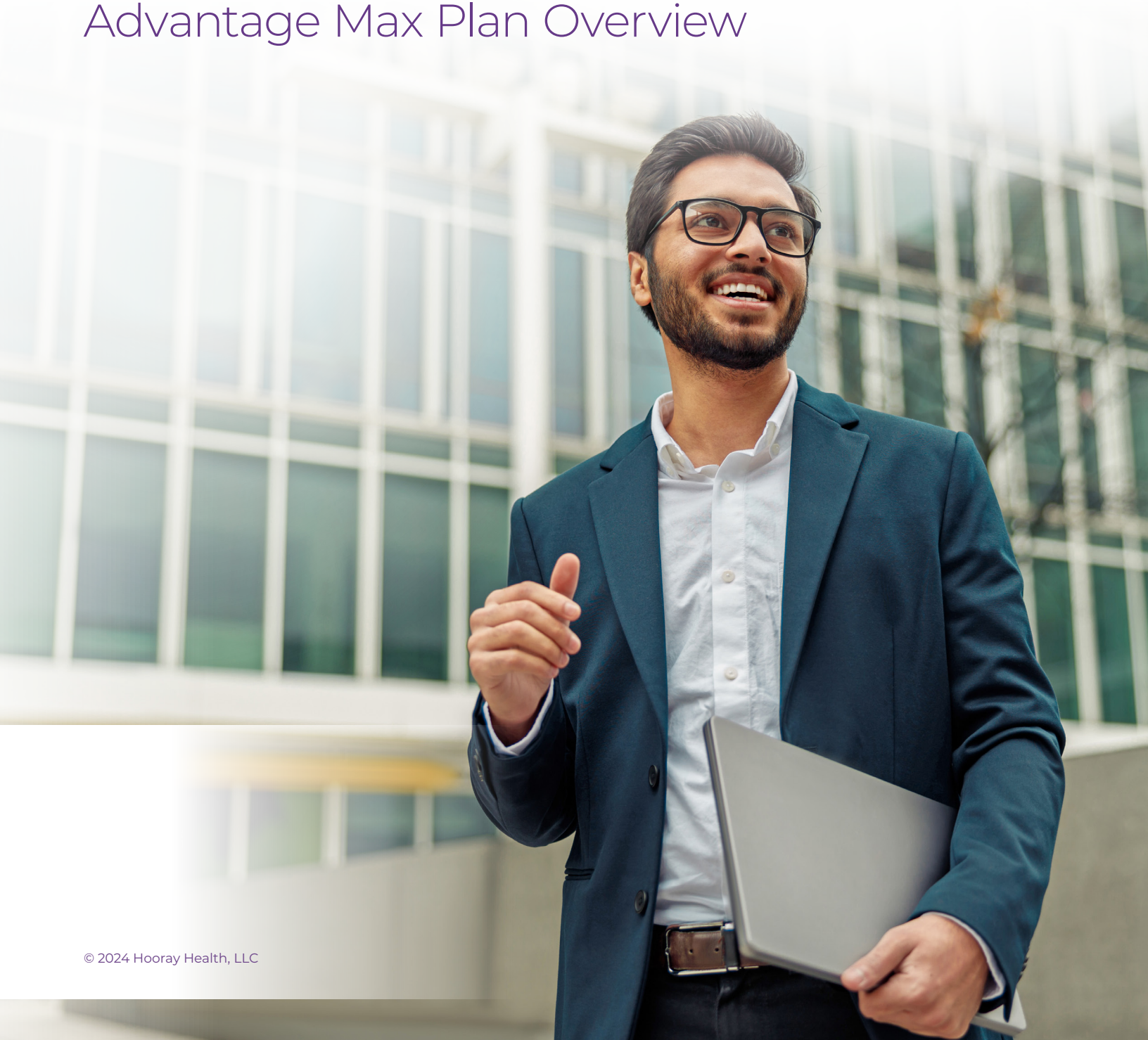




Hooray Health

Advantage Max Plan Overview



Required Federal Government Disclaimer for this Fixed Indemnity Policy.

IMPORTANT: This is a fixed indemnity policy, NOT comprehensive health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.



Advantage Max Plan Overview

Enroll Today!

Visit CPS.myhoorayhealth.com or Call 855-479-4008

✓ No Deductibles

With a Hooray Health Advantage Max Plan, you have fixed payments for illness and sickness services outlined in the benefit schedule, with a policy year maximum and no deductibles. If you reach your policy year maximum, you still have access to Hooray Health's network of savings, accident coverage, telemedicine, prescription discounts, and more!

**No
Deductibles!**

✓ Accident Coverage

Accident Benefits are available, up to the plan limit with no deductible. You'll receive a discount by visiting a provider in the First Health Network, but you can use any provider.

**Up to
\$5,000 or
\$10,000 per
accident!**

✓ Hooray Health Network

No preset limit on the number of Urgent Care and Retail Clinic visits. Access a nearby Retail Clinic or Urgent Care Center for everyday illness and injury. Pay **only a \$25 per visit fee*** with no additional charges after your visit.

**Best Value
and \$25
per visit!**

✓ Telemedicine

You can see a provider from the comfort of your home. Hooray Health plans include **24/7 access** to board-certified Virtual Primary Care Physicians. Schedule a virtual consult with a Primary Care Physician, who can tailor an ongoing treatment plan for many common medical concerns.

**\$0 Virtual
Primary &
Urgent Care
Visits!**

✓ First Health Network

You also have access to additional providers through the First Health Network. Utilizing First Health Network providers means your fixed payment benefit will stretch further, with discounts on services from Primary Care Physicians, Specialists, or even Urgent Care Centers outside of the Hooray Health Network. Please note: you may be subject to balance billing after the benefit payment within the First Health Network.**

**Additional
Provider
Network for
Savings!**

✓ Prescriptions

Need a prescription? Use the Hooray Health App to locate the least-expensive prescriptions.

Rx Savings

Other Features Include:

- ✓ Hospital Benefits
- ✓ Virtual Behavioral Health***
- ✓ Discount Radiology Services****

Search for a provider by visiting myhoorayhealth.com/providers and selecting "Hooray Health Network" or "First Health Network."

*Visits to Urgent Cares in the Hooray Health network cost \$200. You will pay \$25 for a sick visit because the insurance plan's Sickness Urgent Care Benefit will pay the remaining \$175 due. If you go to an out-of-network urgent care, you will still receive the \$175 Sickness Urgent Care benefit, but you may have to pay more than \$25 out of pocket.

**Note: Because there is a discount on fees and fees are not fully covered, you may receive a balance bill following a visit to a First Health Network Provider.

***Behavioral Health Visits limited to 3 per year including Licensed Counseling, Psych, and Psych Follow-Up. Out of pocket costs for additional visits are \$85.00 for Licensed Counseling, \$225.00 for Psych Initial Visit, and \$95.00 for Psych Follow-Up.

****Discount program is offered by Hooray Health, not employer and offered to everyone regardless of hours worked or who their employer is.

How does Hooray Health work?



The claim scenarios are intended to show the types of situations that may result in a claim. Scenarios are not based on actual claims.
[†]Estimated Member balance after network discounts, telemedicine service discounts, and with hospital indemnity benefit underwritten by Zurich American Insurance Company. Dermatologist exam not available in Core Plan.
^{*}Accident medical expense benefit underwritten by Zurich American Insurance Company.
⁽¹⁾ Gascon Ivey, A. (2023, May 1). How Much Does a Telehealth Visit Cost? GoodRx. Retrieved from <https://www.goodrx.com/healthcare-access/telehealth/howmuch-does-telehealth-cost>
⁽²⁾ Fairhealthconsumer.org Uninsured/Out-of-Network cost in Zip Code 75248 for CPT Code 99202 Patient visit and 88106 Examination of body fluid
⁽³⁾ CDC - WI SQRSTM (Web-based Injury Statistics Query and Reporting in System). Retrieved from <https://www.cdc.gov/injury/wisqars/nonfatal.html>
⁽⁴⁾ Actual billable charge from a Provider in Zip Code 75266 for Procedure Code 88305 Gross & Micro, Level 4 Biopsy

Advantage Max Benefit Plan Summary



Hooray Health's **Advantage Max Plans** provide fixed payments you can use towards plan visits and services, with **no preset limit on the number of Urgent Care and Retail Clinic Visits**. In addition to the policy year's fixed payments for illness and sickness, Hooray Health Advantage Max plans also include Accident Medical Expense Benefits.

	MAX \$5,000 LITE	MAX \$15,000	MAX \$45,000
ILLNESS AND SICKNESS POLICY YEAR MAXIMUM	\$5,000	\$15,000	\$45,000
PLUS ACCIDENT MEDICAL EXPENSE MAXIMUM (PER ACCIDENT)	\$5,000	\$5,000	\$10,000
LIFETIME MAXIMUM	N/A	N/A	N/A

OUTPATIENT SICK VISIT BENEFITS	PLAN PAYS PER DAY	PLAN PAYS PER DAY
URGENT CARE/RETAIL CLINIC OFFICE VISITS	Up to Policy Year Max	
Hooray Health Urgent Care / Retail Clinic Network	Includes Office Visit + In-House lab test, X-Rays, etc. Member Pays a \$25 per visit fee*; Plan pays \$175	

Urgent Care or Retail Clinic Office Visits	First Health Network Provider at discounted rates** or Out-of-Network Provider with no discounts*** Plan pays \$175	
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OUTPATIENT PHYSICIAN OFFICE VISITS	Plan pays \$75	Plan pays \$100	Plan pays \$100
VIRTUAL PRIMARY CARE & URGENT CARE TELEMEDICINE	\$0 consult; 1 per day; Plan pays \$5		
VIRTUAL BEHAVIORAL HEALTH TELEMEDICINE ⁽¹⁾	3 visits per year; Plan pays \$5		

OUTPATIENT IMAGING/LAB TEST	PLAN PAYS PER DAY		
Diagnostic Lab Indemnity Benefit	\$50	\$50	\$75
Diagnostic X-Ray Indemnity Benefit	\$50	\$50	\$75
Diagnostic Exam Indemnity Benefit	\$100	\$200	\$350

OUTPATIENT SURGERY BENEFITS	PLAN PAYS PER DAY		
ASC or Hospital Benefit	N/A	\$250	\$750
Anesthesia Benefit	N/A	\$100	\$200

INPATIENT BENEFITS	PLAN PAYS PER DAY		
Hospital Admission Benefit (1 per year)	\$100	\$250	\$750
In-Hospital Indemnity Benefit	N/A	\$250	\$750
In-Hospital ICU Confinement Benefit	N/A	\$250	\$750
Mental Illness Confinement Benefit	N/A	\$250	\$500
Substance Abuse Confinement Benefit	N/A	\$250	\$500
In-Hospital Surgery Benefit (Maternity Included) 1 per year	N/A	\$250	\$750
Anesthesia Benefit (1 per year)	N/A	\$100	\$200

ACCIDENT BENEFITS (INPATIENT AND OUTPATIENT)	PLAN PAYS PER ACCIDENT		
ACCIDENT MEDICAL EXPENSE			
Maximum Benefit Per Accident	up to \$5,000	up to \$5,000	up to \$10,000
Annual Deductible	\$0		

ACCIDENTAL DEATH COVERAGE			
Principal Sum	\$1,000		

NON-INSURANCE SERVICES ⁽²⁾	
Discounted Prescriptions (SimpleScripts Rx)	Included
Discount Radiology (Green Imaging) ⁽³⁾	Included

MONTHLY RATES	MAX \$5,000 LITE	MAX \$15,000	MAX \$45,000
EMPLOYEE ONLY	\$71.66	\$121.99	\$168.57
EMPLOYEE + SPOUSE	\$100.79	\$202.35	\$296.18
EMPLOYEE + CHILD(REN)	\$106.12	\$205.31	\$290.74
FAMILY	\$131.79	\$292.71	\$432.64

Footnotes referenced on the last page.

Virtual Primary Care

Telemedicine included in Hooray Health Plan



Top primary care physicians provide personalized care through message-based and video interactions, no matter your location or circumstance. Select a dedicated, board-certified physician who you will see for your annual check-up and any follow-up visits.

Highlights:

- ✔ **Comprehensive** An integrated care team of board certified primary care physicians enables care with a personal touch.
- ✔ **Convenient** Patient receives a lab kit shipped to their doorstep, self-collect their sample, and mail it to the lab, all from the comfort of their home.
- ✔ **Preventive** A proactive approach that includes 1 at-home lab per year, and risk stratification enables early intervention to improve patient experience and outcomes.

Conditions Treated

Allergic Conditions

Diabetes

High Cholesterol

Hypertension

GI Tract Issues

Prediabetes

Respiratory Illness

And More

Virtual Urgent Care

Telemedicine included in Hooray Health Plan

Highlights:

- ✔ **24/7 Acute Care Access** 24/7 access to board-certified doctors for treatment of common medical concerns with ongoing communication with your doctor.
- ✔ **Convenient** Patients can see a board-certified physician wherever they are, whenever they need it.
- ✔ **Personalized** Patients receive treatment plans based on their unique needs and can ask follow-up questions to their doctors after the visit, free of charge.

Conditions Treated

Acne / Rashes

Allergies

Cold / Flu / Cough

Pink Eye

Ear Problems

Fever / Headache

Insect Bites

And More

855-673-2876 | member.recurohealth.com

Virtual Behavioral Health

Included in Hooray Health Plans

While experiencing personal or family distress, the assistance of a professional can ensure emotional health.

The Hooray Health app serves as the first step in obtaining comprehensive behavioral health care from therapy and counseling to psychiatry and medication management.*



Conditions Treated

- ✓ ADHD/ADD
- ✓ Anger Management
- ✓ Anxiety
- ✓ Bipolar Disorder
- ✓ Sleeping Disorder
- ✓ Smoking Addiction
- ✓ Substance Abuse
- ✓ Depression
- ✓ Stress
- ✓ Eating Disorder
- ✓ Grief & Loss
- ✓ PTSD
- ✓ OCD
- ✓ And more

Facts and Figures:

Stress is prevalent in our society and has become a top priority for the U.S. Public Health Services.



Did you know?

Behavioral health visits are available within 48 hours, far more accessible than other options.

Simply call 855-673-2876 to connect to Virtual Behavioral Health!

Product Details

Psychiatry

Psychiatry and behavioral health medication management.

Integrated Prescription

Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup.

PGx Testing

Pharmacogenetic testing to personalize the right medication and dosage for each patient, based on their genes.

Health Risk Assessment

Behavioral health-focused risk assessment including depression and anxiety.

Therapy and Counseling

Therapy and Counseling services from social workers and psychologists.

Risk Stratification

Analytics to identify those most at risk of behavioral health challenges to proactively engage and treat.

Integrated Lab Testing

Post-visit lab testing where needed, integrated within the Recuro platform.

Primary Care Coordination

Primary care and behavioral health can be integrated to provide holistic patient care.

*Behavioral Health Visits limited to 3 per year including Licensed Counseling, Psych, and Psych Follow-Up. Out of pocket costs for additional visits are \$85.00 for Licensed Counseling, \$225.00 for Psych Initial Visit, and \$95.00 for Psych Follow-Up.

Discount Radiology*

Included in Hooray Health Plan

HOORAYHEALTH



**SAVE UP TO 70% ON YOUR
X-RAY, MRI, CT, ULTRASOUND,
MAMMOGRAM**

or other medical imaging procedure.*

When you need diagnostic imaging for your medical needs, trust **Green Imaging** to provide you with high-quality facilities, great service, and transparent & affordable rates.

No surprise bills. One flat rate from Green Imaging will include both the exam fee and the radiologist fee, with no additional cost to you.

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Cardiac diagnostic imaging services:

- ✓ CT Coronary Angiography (CTCA)
- ✓ Coronary Artery Calcium Scoring
- ✓ Cardiac MRI



CALL 844-968-4647 AND BOOK YOUR APPOINTMENT

*Discount program is offered by Hooray Health, not employer and offered to everyone regardless of hours worked or who their employer is.

IMPORTANT: This is a fixed indemnity policy, NOT comprehensive health insurance. (More details on the Enrollment Site)

*Visits to Urgent Cares in the Hooray Health network cost \$200. You will pay \$25 for a sick visit because the insurance plan's Sickness Urgent Care Benefit will pay the remaining \$175 due. If you go to an out-of-network urgent care, you will still receive the \$175 Sickness Urgent Care benefit, but you may have to pay more than \$25 out of pocket.

**First Health Network contracted providers can be found at hoorayhealth.com/FHN. Discounted rates will be applied after services are rendered at physician's office through the Third Party Administrator. Member will be responsible for any payment balance above the plan payment of \$175. Please see plan policy for details.

***Out-of-Network provider visits are paid \$175 per the plan policy. Member will be responsible for any payment balance above the plan payment of \$175. Please see plan policy for details.

(1) Behavioral Health Visits limited to 3 per year including Licensed Counseling, Psych, and Psych Follow-Up. Out of pocket costs for additional visits are \$85.00 for Licensed Counseling, \$225.00 for Psych Initial Visit, and \$95.00 for Psych Follow-Up.

(2) The services described are not insurance and are not provided by Zurich American Insurance Company.

(3) Program is offered by Hooray Health, not employer. Discount programs are not offered by the employer, but is offered by Hooray Health to everyone regardless of hours worked or who their employer is. Distribution of materials that identify discount program should not be interpreted as employer sponsorship or endorsement of discount program.

The Accident and Hospital Indemnity benefits are not dependent upon the use of the Hooray Health Network, the First Health Network, or any network. The Insurance benefits described above are underwritten by Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, 1-800-987-3373. This document provides a general description of certain provisions and features of this insurance program and does not revise or amend the applicable policies. In the event of a discrepancy between this document and your certificate of insurance or the group policy, the terms of the group policy shall apply. All benefits are subject to the terms and conditions of the group policy. Please refer to your Certificate of Insurance for a detailed description of the insurance coverage, including the exclusions, limitations, reductions and termination. Coverage may not be available in all states or certain terms, conditions and exclusions may be different where required by state law. This insurance provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative, it is intended to help supplement Comprehensive coverage. This insurance does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.