



OVATION HEALTH

Member Benefits Guide

Welcome to Ovation Health

We are delighted to welcome you to Ovation Health. As your new healthcare service provider, we work diligently to ensure that everyone enrolled has an exceptional experience when using our services.

Building a better future with affordable health plans

As industry professionals we saw the cost of health insurance soar, with businesses and individuals paying most of the cost through coinsurance and deductibles, causing many to receive less medical care due to rising costs.



We analyzed these concerns and found innovative ways to provide comprehensive health care that is affordable, effective, accessible, and easy to navigate for employers and members.

We lower costs by combining the advantages of telemedicine, a robust pharmacy program, and a growing network of physicians with fair rates. We do this by direct contracting and expanding relationships with additional provider networks.

OUR MISSION

To be the best healthcare option for individuals and families, by providing quality healthcare benefits at affordable rates.

OUR VISION

To bring transparency, affordability, and compassion to healthcare.

OUR VALUES

We believe in Transparency, Advocacy, Affordability, Compassion, and Innovation.

The Ovation Health Difference

The following information provides a general overview of potential plan benefits. Specific benefits may vary by individual company plans. Please refer to your plan documents for detailed information.

Open Access to Providers



Our goal is to enable members to keep their existing patient-physician relationships and maintain their continuity of care.

Our open network structure, combined with our national telehealth networks, provide comprehensive and personalized care. We contract directly with providers and are partnered with Claritev, the largest U.S. physician/hospital network.

To transition your coverage as smoothly and seamlessly as possible, we collect provider information during the enrollment/onboarding process. This allows us to conduct proactive outreach calls to familiarize doctors who are not currently with our plan and contract with them directly.

A Care Team to Guide and Protect



The Ovation Care Team assists members in navigating the healthcare system and is comprised of Patient Advocates and Care Coordinators.

Care Coordinators schedule appointments, locate services, and answer general benefit questions.

Patient Advocates pre-negotiate costs for treatment and procedures. They are experts in medical administration and serve to protect members from over-payment and high medical costs.

Each new member is scheduled for an onboarding session to add any current providers and review existing treatments and/or prescriptions, to ensure that medical care is continued seamlessly.



Nationwide 24/7 Virtual Health Care

Telemedicine physicians are available 24/7 with nationwide coverage via the internet through your cell phone or computer. **All Ovation plan members have access to a telemedicine network with unlimited use.**

The rise of telemedicine is transforming the healthcare industry, improving access to care, reducing costs, and enhancing patient engagement.

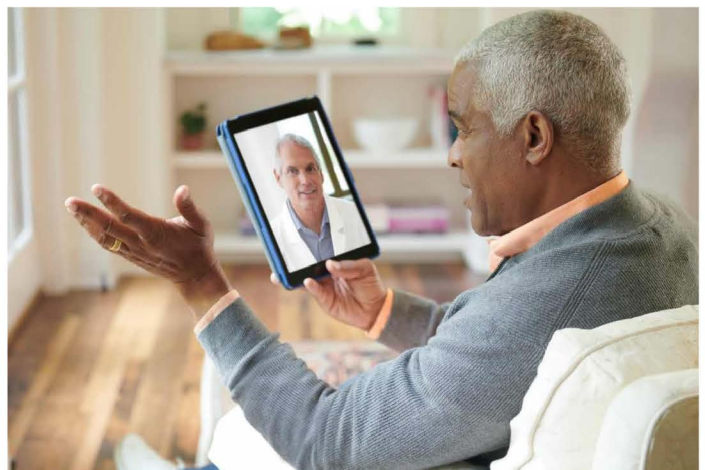
Telemedicine delivers convenient health care and is commonly used for conditions such as Urinary Tract Infections, Cold or Flu. It is especially helpful in monitoring ongoing health issues, and mental health treatment.

Doctors and patients can use telemedicine to:

- Assess whether or not the patient needs treatment in person.
- Provide certain kinds of medical care, such as mental health treatment and assessments for minor infections.
- Write or renew prescriptions.
- Offer certain types of therapy, such as speech and physical therapy.
- Telemedicine is useful in situations where the patient must practice physical distancing or is unable to attend a healthcare facility in person.

Telemedicine will save you two things... time and money. Choosing telehealth can save you the roundtrip travel miles, plus the roundtrip driving time, and additional time waiting in the clinic for your visit.

Following enrollment, new members will receive an email with instructions from their telehealth provider for downloading their app and setting up their account.



For questions or further assistance, call the Care Team at **866-549-4199**.

Lab Services with Quest Diagnostics

With nationwide locations, Quest Diagnostics is the leading provider of diagnostics testing in the U.S. They work with leading hospitals and health systems to create custom solutions and processes that help you get the most from their laboratory resources.



On average, Lab testing costs range from \$100 to \$1,000. **All Ovation plan members receive labs with ZERO out-of-pocket expense at in-network centers.**

* Some exclusions apply. Visit <https://bit.ly/QuestExclusionsList>
Excludes Senora Quest laboratories in the state of Arizona and nationally.

To schedule an Lab appointment, send the order to:
Fax: **866-234-8707** | Email: carecoordinator@ovation-health.com

For questions or further assistance, contact the Care Team at **866-549-4199**.



Diagnostic Imaging Services

Ovation has direct contracts with full service imaging networks.

On average, imaging costs range from \$400 to \$5,700. **All Ovation plan members receive imaging with ZERO out-of-pocket expense at direct contracted centers.**

To schedule an Imaging appointment, send the order to:
Fax: **866-234-8707** | Email: carecoordinator@ovation-health.com

For questions or further assistance, call the Care Team at **866-549-4199**.

A Robust Pharmacy Benefits Plan

Pharmacy benefits are obtained through national and international sources to ensure that members receive the lowest cost for most medications, including compounded prescriptions. **All Ovation plan members receive pharmacy cost savings.**



Tiers	Retail Price Range	Copayment
Tier 1	\$0-\$25	\$5.00
Tier 2	\$25.01-\$50	\$10.00
Tier 3	\$50.01-\$100	\$20.00
Tier 4	\$100.01-\$200	\$50.00
Tier 5	\$200.01-\$600	50% coinsurance
* For Rx over \$600.00, request Patient Advocacy support to fill Rx needs.		

Step Therapy may be required to be approved for higher-cost medications.

Rx Delivered to Your Door with Magic Pill



Prescriptions with \$0 copay

With Magic Pill, members can access more than 1,000 FDA approved drugs and have their prescriptions delivered free in 90-day supply.

Members also get receive access to Urgent Care medications that they can pick up at their local retail pharmacy.

The available medication list contains more than 95% of the top prescribed generic medications in the nation.

To view the medications list, go to: <https://bit.ly/MagicPillFormularyList>.

Platinum Plan Highlights

When you need medical care, the first step is to contact our Care Team at **866-549-4199** or **membership@ovation-health.com**. The Care Team will work with you to find a provider, schedule, and negotiate a fair rate for your medical services.

PLATINUM PLAN COVERAGE	Care coordinated through Ovation Health	Care NOT coordinated through Ovation Health
Network	Ovation Health	Other Provider
Plan Deductible Feature	Copayments, then Plan pays 100%	Deductible, then Copays, then Plan pays 100%
Individual/Family Deductible	\$0	\$4,000/\$11,000
Individual/Family Maximum Out-of-Pocket	\$6,350/\$12,500	\$7,350/\$15,500
Health Savings Account (HSA) Eligible	No	No
Required - Primary Care Provider (PCP)	Ovation Health	No
Required - PCP Referral to Specialist	Yes	Yes
Prescription Drug Benefits	Copay, then Plan pays 100%	Deductible and Copay
Doctor Visits		
Preventive Care	Yes - \$0 Copay	Yes - \$0 Copay
Virtual Health	\$0 per consultation	\$0 per consultation
Primary Care	Plan pays 100%	Deductible, then \$25 Copay
Specialist	Plan pays 100%	Deductible, then \$25 Copay
Office Services		
Allergy Injections	Excluded	Excluded
Allergy Serum	Excluded	Excluded
Chiropractic Services	\$25 Copay	Deductible, then \$25 Copay
Office Surgery	Plan pays 100%	Deductible, then \$25 Copay
MRI's, Cat Scans, and Pet Scans	Plan pays 100%	Deductible, then \$250 Copay
Diagnostic Testing (lab work)	Plan pays 100%	Deductible, then \$50 Copay
Care Facilities		
*Urgent Care Facility	\$75 Copay	Deductible, then \$75 Copay
Hospital Emergency Room	\$500 Daily Copay	Deductible, then \$500 Daily Copay
Ambulance Services	\$250 Copay	Deductible, then \$250 Copay
*Outpatient Surgery	\$400 Copay	Deductible, then \$400 Copay
*Hospital Surgery	\$500 Daily Copay	Deductible, then \$500 Daily Copay
*Surgeon Fees	\$25 Copay	Deductible, then \$25 Copay
Maternity & Newborn Services		
Maternity Charges (prenatal & postnatal care)	Plan pays 100%	Deductible, then \$500 Daily Copay
Routine Newborn Care	Plan pays 100%	Plan pays 100%
Prescription Drug Benefits		
Drug Deductible	No Drug Deductible	
Copay Tiers	Tier	Tier
	1 \$0-\$25 \$5 Copay	1
	2 \$25.01-\$50 \$10 Copay	2
	3 \$50.01-\$100 \$20 Copay	3
	4 \$100.01-\$200 \$50 Copay	4
	5 \$200.01-\$600 50% Coinsurance	5

* For Rx over \$600.01, request Patient Advocacy support to fill Rx needs.

Notes: *Deductible and Copays may be waived when care is coordinated with Ovation Health Care Teams.

Gold Plan Highlights

When you need medical care, the first step is to contact our Care Team at **866-549-4199** or **membership@ovation-health.com**. The Care Team will work with you to find a provider, schedule, and negotiate a fair rate for your medical services.

GOLD PLAN COVERAGE	Care coordinated through Ovation Health	Care NOT coordinated through Ovation Health
Network	Ovation Health	Other Provider
Plan Deductible Feature	Copayments, then Plan pays 100%	Deductible, then Copays, then Plan pays 100%
Individual/Family Deductible	\$2,500/\$5,000	\$5,000/\$12,500
Individual/Family Maximum Out-of-Pocket	\$7,900/\$15,000	\$9,900/\$17,000
Health Savings Account (HSA) Eligible	Yes	Yes
Required - Primary Care Provider (PCP)	Ovation Health	No
Required - PCP Referral to Specialist	Yes	Yes
Prescription Drug Benefits	Deductible and Copay	Deductible and Copay
Doctor Visits		
Preventive Care	Yes - \$0 Copay	Yes - \$0 Copay
Virtual Health	\$0 per consultation	\$0 per consultation
Primary Care	Plan pays 100%	Deductible, then \$25 Copay + 20% Coinsurance
Specialist	Plan pays 100%	Deductible, then \$25 Copay + 20% Coinsurance
Office Services		
Allergy Injections	Excluded	Excluded
Allergy Serum	Excluded	Excluded
Chiropractic Services	Deductible, then \$25 Copay + 20% Coinsurance	Deductible, then \$25 Copay + 20% Coinsurance
Office Surgery	Deductible, then Plan pays 100%	Deductible, then \$25 Copay + 20% Coinsurance
MRI's, Cat Scans, and Pet Scans	Plan pays 100%	Deductible, then \$250 Copay + 20% Coinsurance
Diagnostic Testing (lab work)	Plan pays 100%	Deductible, then \$50 Copay + 20% Coinsurance
Care Facilities		
*Urgent Care Facility	Deductible, then \$75 Copay + 20% Coinsurance	Deductible, then \$75 Copay + 20% Coinsurance
Hospital Emergency Room	Deductible, then \$500 Daily Copay + 20% Coinsurance	Deductible, then \$500 Daily Copay + 20% Coinsurance
Ambulance Services	Deductible, then \$250 Copay + 20% Coinsurance	Deductible, then \$250 Copay + 20% Coinsurance
*Outpatient Surgery	Deductible, then \$400 Copay + 20% Coinsurance	Deductible, then \$400 Copay + 20% Coinsurance
*Hospital Surgery	Deductible, then \$500 Daily Copay + 20% Coinsurance	Deductible, then \$500 Daily Copay + 20% Coinsurance
*Surgeon Fees	Deductible, then Plan pays 100%	Deductible, then \$25 Copay + 20% Coinsurance
Maternity & Newborn Services		
Maternity Charges (prenatal & postnatal care)	Deductible, then Plan pays 100%	Deductible, then \$500 Daily Copay + 20% Coinsurance
Routine Newborn Care	Plan pays 100%	Plan pays 100%
Prescription Drug Benefits		
Drug Deductible	No Drug Deductible	No Drug Deductible
Copay Tiers	Tier Retail Price Range Copay	Tier
	1 \$0-\$25 \$5 Copay	1
	2 \$25.01-\$50 \$10 Copay	2
	3 \$50.01-\$100 \$20 Copay	3
	4 \$100.01-\$200 \$50 Copay	4
	5 \$200.01-\$600 50% Coinsurance	5

* For Rx over \$600.01, request Patient Advocacy support to fill Rx needs.

Notes: *Deductible and Copays may be waived when care is coordinated with Ovation Health Care Teams.

HD Plan Highlights

When you need medical care, the first step is to contact our Care Team at **866-549-4199** or **membership@ovation-health.com**. The Care Team will work with you to find a provider, schedule, and negotiate a fair rate for your medical services.

HD PLAN COVERAGE	Care coordinated through Ovation Health	Care NOT coordinated through Ovation Health
Network	Ovation Health	Other Provider
Plan Deductible Feature	Copayments, then Plan pays 100%	Deductible, then Copays, then Plan pays 100%
Individual/Family Deductible	\$5,000/\$11,000	\$7,000/\$14,000
Individual/Family Maximum Out-of-Pocket	\$7,900/\$15,000	\$9,900/\$17,000
Health Savings Account (HSA) Eligible	Yes	Yes
Required - Primary Care Provider (PCP)	Ovation Health	No
Required - PCP Referral to Specialist	Yes	Yes
Prescription Drug Benefits	Deductible and Copay	Deductible and Copay
Doctor Visits		
Preventive Care	Yes - \$0 Copay	Yes - \$0 Copay
Virtual Health	\$0 per consultation	\$0 per consultation
Primary Care	Plan pays 100%	Deductible, then \$25 Copay
Specialist	Plan pays 100%	Deductible, then \$25 Copay
Office Services		
Allergy Injections	Excluded	Excluded
Allergy Serum	Excluded	Excluded
Chiropractic Services	Deductible, then \$25 Copay	Deductible, then \$25 Copay
Office Surgery	Deductible, then Plan pays 100%	Deductible, then \$25 Copay
MRI's, Cat Scans, and Pet Scans	Plan pays 100%	Deductible, then \$250 Copay
Diagnostic Testing (lab work)	Plan pays 100%	Deductible, then \$50 Copay
Care Facilities		
*Urgent Care Facility	Deductible, then Plan pays 100%	Deductible, then \$75 Copay
Hospital Emergency Room	Deductible, then Plan pays 100%	Deductible, then \$500 Daily Copay
Ambulance Services	Deductible, then \$250 Copay	Deductible, then \$250 Copay
*Outpatient Surgery	Deductible, then Plan pays 100%	Deductible, then \$400 Copay
*Hospital Surgery	Deductible, then Plan pays 100%	Deductible, then \$500 Daily Copay
*Surgeon Fees	Deductible, then Plan pays 100%	Deductible, then Plan pays 100%
Maternity & Newborn Services		
Maternity Charges (prenatal & postnatal care)	Deductible, then Plan pays 100%	Deductible, then \$500 Daily Copay
Routine Newborn Care	Plan pays 100%	Plan pays 100%
Prescription Drug Benefits		
Drug Deductible	No Drug Deductible	No Drug Deductible
Copay Tiers	Tier Retail Price Range Copay	Tier
	1 \$0-\$25 \$5 Copay	1
	2 \$25.01-\$50 \$10 Copay	2
	3 \$50.01-\$100 \$20 Copay	3
	4 \$100.01-\$200 \$50 Copay	4
	5 \$200.01-\$600 50% Coinsurance	5
* For Rx over \$600.01, request Patient Advocacy support to fill Rx needs.		
Notes: *Deductible and Copays may be waived when care is coordinated with Ovation Health Care Teams.		

Commonly Asked Questions

As a new member what are the first things I need to do?

- Schedule to attend an orientation on-boarding meeting and ask questions.
- If you have existing physicians, call **866-549-4199** to provide their information so we can reach out to them about joining our network.
- Once you have received your Member ID card, you should verify your information by logging into your member account. Visit **www.ovation.health** and above the top toolbar select the “Members Log In”.
- Following enrollment, new members will receive an email with instructions from their telehealth provider for downloading their app and setting up their account.

What do I do if my provider says they do not take this plan?

This problem is easily overcome by doing the following:

- Ask the office to call and verify the benefits.
- Notify the Care Team, so they can assist by pre-scheduling the provider visit and any other needs.

What do I do if I need urgent care?

- Assess the situation to determine how critical the illness or injury is.
- Your first option should always be to use Telemedicine to consult with a doctor quickly. The average wait time is less than 10 minutes. Then follow the doctor’s instructions.
- If the situation is not critical, then call the Care Team for assistance at **866-549-4199**.
- If your illness or injury is critical, go to an Urgent Care Center or Emergency Room. If you or someone can drive you, this is more cost-effective than calling for an ambulance. The average cost for ambulance services is around \$1,200.
- Once at an Urgent Care Center or Emergency Room, give them your insurance information. However, you do not have to sign anything. The law states that no one under duress can be held accountable for a signed contract. If you are pressured into signing, write “what my plan pays” in the place for your signature.

How can I find a provider in the network?

- DURING OFFICE HOURS:
Call the Care Team at **866-549-4199** and they will assist you in finding a provider and making an appointment. You can reach our team Mon-Fri from 8am-5pm CST or via email at **carecoordinator@ovation-health.com**.
- OUTSIDE OF OFFICE HOURS:
Please wait until the next business day to call our Care Team. If you cannot wait, you can use Telemedicine to consult with a doctor quickly. The average wait time is less than 10 minutes.

Commonly Asked Questions continued...

If a doctor is contracted, can I make an appointment with them directly?

We recommend that members call the Care Team and allow us to set up initial provider visits. That way, our members have a positive experience visiting a provider's office for the first time. After the first visit, you can contact the Provider directly. However, the Provider should still call us to verify benefits if they have any questions about coverage.

How long does it take to get my doctor directly contracted?

When adding a Provider, we must verify that their credentials meet our requirements and there are Provider payment negotiations to work through. This process will depend on how quickly the Provider and their office staff respond and provide the proper documentation.

How long does it take to get a reimbursement?

Within 30 days, from the date that all documentation is provided.

How long does it take to get a claim processed?

We are proud to say that 90% are processed within 14 days of receipt of a clean claim, and the rest within 30 days.

How long does it take to get a pre-authorization?

Most are processed within 48-72 hours; however, we can expedite in 24 hours if needed, and the Provider/Facility is responsive.

What do I do if I get a surprise bill?

Send the bill and any related information to patientadvocates@ovation-health.com.

What happens if my claim is denied?

Reach out to our claims department at claims@ovation-health.com or call **866-549-4199**. They will review the claim and assist you.

How do I check the status of a claim being processed?

Reach out to our claims department at claims@ovation-health.com or call **866-549-4199**. They will be more than happy to give you a status update.

Why is my copay/deductible amount different than what my provider told me?

You can email us at claims@ovation-health.com or call us at **866-549-4199**. Someone from our Care Team will be more than happy to review the situation and help resolve any discrepancies.

What are my current "YTD" totals for my out-of-pocket/deductible? (If applicable)

You can find this information by logging into the Member Portal by going to our website at www.ovation.health and clicking on "Member Login" at the top. If you need further assistance, call **866-549-4199**.

Where should you go for care?

Let us help you choose the right care center

TYPE OF CARE CENTER	USE THIS CARE CENTER IF...	THEY PROVIDE...	COST/TIME CONSIDERATIONS
Telehealth Visit 	<p>► You need routine care, treatment, or to monitor a current health issue.</p> <p>A primary doctor will get to know you and your medical history, they can access medical records, provide preventive and routine care, manage medications and refer to specialists when needed.</p>	<p>► General Health Care</p> <p>► Preventive Services</p> <p>► Behavioral/Mental Health</p> <p>► Ongoing Remote Monitoring</p>	<p>► May require a copayment and/or coinsurance.</p> <p>► Normally requires an appointment.</p> <p>► Can obtain an appointment quickly and from anywhere.</p>
Physician's Office 	<p>► You need routine care or treatment for a current health issue.</p> <p>A primary doctor will get to know you and your medical history, they can access medical records, provide preventive and routine care, manage medications and refer to specialists when needed.</p>	<p>► Routine Checkups</p> <p>► Immunizations</p> <p>► Preventive Services</p> <p>► General Health Care</p>	<p>► May require a copayment and/or coinsurance.</p> <p>► Normally requires an appointment.</p> <p>► Generally there is wait time with a scheduled appointment.</p>
Convenience Care Clinic 	<p>► You can't get to your physician's office, but your condition isn't an urgent emergency..</p> <p>Convenience Care Clinics are generally located in retail stores or malls. They are staffed by nurse practitioners and physician assistants, and offer services for minor health conditions.</p>	<p>► Common Infections</p> <p>► Minor Injuries</p> <p>► Minor Infections</p> <p>► Vaccines</p> <p>► Flu Shots</p> <p>► Pregnancy Tests</p>	<p>► May require a copayment and/or coinsurance.</p> <p>► Walk-in patients welcome.</p> <p>► Wait times vary.</p>
Urgent Care Clinic 	<p>► You need care quickly but it's not an emergency.</p> <p>Urgent Care Centers offer treatment for non-life threatening injuries or illnesses. They are staffed by qualified physicians.</p>	<p>► Minor injuries</p> <p>► Minor Infections</p> <p>► Minor Burns</p> <p>► Strains and Sprains</p> <p>► Flu Shots</p> <p>► Pregnancy Tests</p>	<p>► Often requires a copayment and/or coinsurance which is usually higher than a physician's office.</p> <p>► Walk-in patients welcome.</p> <p>► Wait times vary.</p>
Emergency Room 	<p>► You need immediate treatment of a critical condition.</p> <p>Emergency Rooms offer treatment of life threatening injuries or illnesses that require immediated medical attention. If a condition seems life threatening, take action right away and call 911.</p>	<p>► Heavy Bleeding</p> <p>► Chest Pain</p> <p>► Difficulty Breathing</p> <p>► Difficulty Standing or Walking</p> <p>► Severe Injuries/Wounds</p> <p>► Major Burns</p>	<p>► Requires a higher copayment and/or coinsurance.</p> <p>► Open 24/7 but wait times may be longer as the most critical emergencies will be treated first.</p>

Contact Us for Assistance

For a positive consumer experience, it is important that you contact the Care Team to assist with appointments, medical referrals, and to negotiate costs prior to receiving medical services.

Call 866-549-4199

CARE COORDINATORS

carecoordinator@ovation-health.com

- ▶ Locate a provider.
- ▶ Schedule a healthcare appointment.
- ▶ Ask a question about your benefits.

PATIENT ADVOCATES

patientadvocates@ovation-health.com

- ▶ When you receive a surprise bill.
- ▶ Discount sourcing for high medication costs.
 - ▶ Pre-negotiate rates for health care.
- ▶ Requesting a provider join our network.

GENERAL MEMBER QUESTIONS

membership@ovation-health.com

FOR PROVIDERS

providerrelations@ovation-health.com

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