



# OVATION HEALTH

## Broker Benefits Guide

# Welcome to Ovation Health

We are delighted to welcome you to Ovation Health. We work diligently to ensure that everyone enrolled has an exceptional experience when using our services.

## Building a better future with affordable health plans

We are an organization founded by physicians. 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.



## Understanding self-funding vs traditional insurance

As the cost of healthcare continues to rise, employers are looking for alternative solutions. Self-funding provides them with a powerful, practical alternative to traditional insurance.

- ▶ Self-funding allows employers to directly fund their actual claim costs, while limiting their risk with the purchase of stop-loss insurance.

With a traditional insurance plan, the insurance company pays for most medical services and members pay out-of-pocket expenses in the form of deductibles, copays and coinsurance. At the end of the contract term, the insurance company keeps any unused funds.

With a self-funded plan, the employer pays for medical services up to a predetermined amount, and has stop-loss insurance to reimburse the plan if that amount is exceeded.

- ▶ It works much like a fully-insured, except for one BIG difference. The employer owns the claims reserve.

When implemented correctly, self-funding can result in significant savings. However, self-funding may not be the best option for groups with serious medical conditions.

Ovation Health partners with PPC TPA) that processes, manages, and pays claims on behalf of the employer's plan. The TPA, also provides health benefit administration which includes enrollment and billing, customer service, utilization review, large claim management and cost containment.

# The Ovation Health Difference

The following information provides a general overview of potential plan benefits. Specific benefits may vary by individual company plans.

## Flexible Open Access Provider Networks

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 PHCS, the largest physician/hospital network in the U.S.



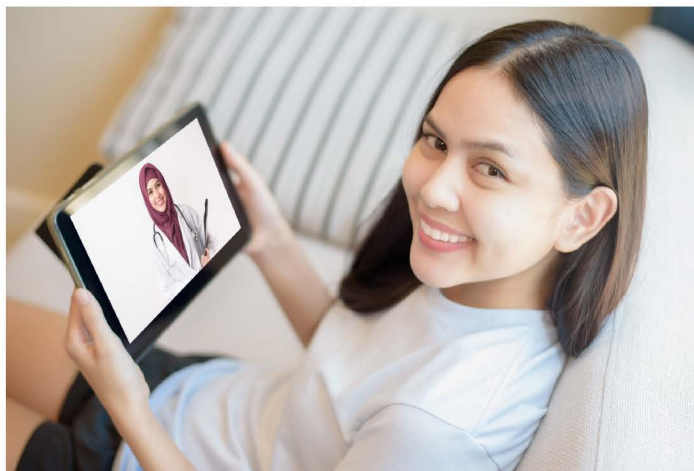
## A Care Team to Guide and Protect Members



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

Each new member has access to a Care Coordinator to assist them with adding current providers, and to review existing treatments and/or prescriptions, to ensure that medical care is continued seamlessly.

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



## 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.**

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.

It's quick and easy to set up your account with LASO or Teladoc.

→ **For Teladoc:** Go to [teladoc.com](https://teladoc.com) and click "Get started now" or download the **Teladoc mobile app** and click on "Set up your account." You can download the mobile app through Google Play or the App Store.

→ **For LASO:** Go to [lasohealth.com](https://lasohealth.com) and click on "Login" to access your account or download the **LASO Health mobile app** and click "Get Started Now!". You can download the mobile app through Google Play or the App Store.

Telemedicine can save patients two things they value most: 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. And using telehealth can save an average of between \$147 and \$186 per visit for patients, according to a January 10 publication in JAMA Network Open.

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

## 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>.

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

For questions or further assistance, contact the Care Team at **866-549-4199**, or email [carecoordinator@ovation-health.com](mailto:carecoordinator@ovation-health.com)



## Diagnostic Imaging Services

Ovation has direct contracts with full service medical 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.**

For a list of our direct contracted imaging centers, go to: <https://bit.ly/ImagingCenters>.

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

For questions or further assistance, contact the Care Team at **866-549-4199**, or email [carecoordinator@ovation-health.com](mailto:carecoordinator@ovation-health.com)

## Dental Savings Plan Optional Add-On Benefit

Save on virtually any procedure from 25% to 65% including: exams, cleanings, fillings, braces, cosmetic and more.

- No waiting period.
- No annual limits on use.
- No claim forms or paperwork.
- Access to participating specialists with no required referrals.



Choose your dentist From thousands of trusted U.S. board certified dentists and dental specialists nationwide. **All Ovation plan members receive Dental cost savings.**

To schedule a dental appointment, contact the Care Team at **866-549-4199** or email [carecoordinator@ovation-health.com](mailto:carecoordinator@ovation-health.com)

## Outlook Vision Program Optional Add-On Benefit

Our discount vision program provides substantial savings off the regular retail price for eye wear at participating providers.

**All Ovation plan members receive average discounts from 10% to 50% on frames, prescription lenses and sunglasses, with no limits on purchases.**



The network is comprised of well-known national and regional vision care centers, independent optometrists or opticians, small and large retail optical centers and “one-hour” type optical centers.

To schedule an appointment, contact the Care Team at **866-549-4199** or email [carecoordinator@ovation-health.com](mailto:carecoordinator@ovation-health.com).

## A Robust Pharmacy Benefits Plan

All Ovation plan members receive pharmacy cost savings.

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



TIER	COPAYMENT
Tier 1	\$5.00
Tier 2	\$10.00
Tier 3	\$20.00
Tier 4	\$50.00
Tier 5	50% coinsurance

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

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



## Legal Shield Benefit Option

Unexpected legal questions arise every day. With LegalShield, you will have 24/7 access to a quality law firm to discuss any personal legal matter, no matter how big or small, without worrying about high hourly costs.

LegalShield includes: Advice, 24/7 Emergency Assistance; Letters and phone calls on your behalf; Legal Document Review (up to 10 pages each); Standard Will Preparation; Motor Vehicle Services; and Audit Services.

Identity Theft Shield includes: Credit Report; Personal Credit Score with Analysis; Continuous Monitoring with Activity Alerts; and Identity Restoration Services.





## Get the health benefits your clients have been asking for

Many growing businesses find themselves in the difficult position between offering employee healthcare benefits that are unaffordable OR risk losing the ability to attract and retain employees. Replacing an employee costs between \$10k-30k, and worthless benefits are a top reason people are leaving their jobs.

When you partner with Ovation Health you can offer groups affordable health benefits and level-funded plans that help your clients save on premiums and easily manage their benefits, all while keeping their preferred providers.

- ▶ \$0 deductible or low-deductible plans with low copayments.
- ▶ 24/7 nationwide telemedicine provider care and an open network.
- ▶ Robust pharmacy pricing at the lowest cost.
- ▶ Optional savings on dental, vision, and hearing benefits.
- ▶ A *Care Team* of experts to assist with connecting members with the best providers, obtaining authorizations, negotiating costs, and protecting from overcharges.

Through innovative structuring, our self-insured healthcare models are the solution for providing superior benefits and patient care, at substantially lower costs.

Our self-insured and underwritten level-funded plans are reinsured to mitigate catastrophic events.

# Ovation Group Plan Highlights

Ovation Health group plans include labs, medical imaging, and savings on pharmacy prescriptions, dental care, vision, and hearing.

► With our Platinum Plan, small groups of 50 employees or less, can realize annual savings of \$45,000 over other major medical plans.

Member Expenses	Ovation HD	Ovation Gold	Ovation Platinum
Coinsurance	None	80% Plan; 20% Member	None
Out-of-Pocket	Individual \$7,900 Family \$15,000	Individual \$7,900 Family \$15,500	Individual \$6,350 Family \$12,500
Deductible	Individual \$5,000 Family \$11,000	Individual \$2,500 Family \$5,000	Individual \$0 Family \$0
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Well Person Care/Annual Exams	Unlimited	Unlimited	Unlimited
Contracted Primary Care/Specialist	\$0	\$0	\$0
Non-Contracted Primary Care	\$25	Deductible then \$25	Deductible then \$25
Non-Contracted Specialist	\$25	Deductible then \$25	Deductible then \$25
Diagnostic Imaging			
Contracted Imaging Facility	\$0	\$0	\$0
Non-Contracted Imaging Facility	Deductible then \$250	Deductible then \$250	Deductible then \$250
Diagnostic Labs			
Contracted Lab Facility	\$0	\$0	\$0
Non-Contracted Lab Facility	Deductible then \$50	Deductible then \$50	Deductible then \$50
Emergency/Urgent Medical Care			
Emergency Room/Hospitalization	Deductible then \$500/day	Deductible then \$500/day	Deductible then \$500/day
Ambulatory Surgical Centers	\$400	\$400	\$400
Urgent Care Clinic	\$75	\$75	\$75

Ovation also offers individual membership subscription health benefit plans for gig workers, providing comprehensive and affordable healthcare benefits.

# Ovation Platinum Plan Highlights

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
<b>Doctor Visits</b>		
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
<b>Office Services</b>		
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
<b>Care Facilities</b>		
*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
<b>Maternity &amp; Newborn Services</b>		
Maternity Charges (prenatal & postnatal care)	Plan pays 100%	Deductible, then \$500 Daily Copay
Routine Newborn Care	Plan pays 100%	Plan pays 100%
<b>Prescription Drug Benefits</b>		
Drug Deductible	No Drug Deductible	No Drug Deductible
Copay Tiers	Tier Copay	Tier
	1 \$5 Copay	1
	2 \$10 Copay	2
	3 \$20 Copay	3
	4 \$50 Copay	4
	5 (max \$600) 50% Coinsurance	5 (max \$600)

\* 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.

# Ovation Gold Plan Highlights

<b>GOLD PLAN COVERAGE</b>	<b>Care coordinated through Ovation Health</b>	<b>Care NOT coordinated through Ovation Health</b>
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
<b>Doctor Visits</b>		
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
<b>Office Services</b>		
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
<b>Care Facilities</b>		
*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
<b>Maternity &amp; Newborn Services</b>		
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%
<b>Prescription Drug Benefits</b>		
Drug Deductible	No Drug Deductible	No Drug Deductible
Copay Tiers	Tier Copay	Tier
	1 \$5 Copay	1
	2 \$10 Copay	2
	3 \$20 Copay	3
	4 \$50 Copay	4
	5 (max \$600) 50% Coinsurance	5 (max \$600)

\* 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.

# Ovation HD Plan Highlights

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
<b>Doctor Visits</b>		
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
<b>Office Services</b>		
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
<b>Care Facilities</b>		
*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%
<b>Maternity &amp; Newborn Services</b>		
Maternity Charges (prenatal & postnatal care)	Deductible, then Plan pays 100%	Deductible, then \$500 Daily Copay
Routine Newborn Care	Plan pays 100%	Plan pays 100%
<b>Prescription Drug Benefits</b>		
Drug Deductible	No Drug Deductible	No Drug Deductible
Copay Tiers	Tier Copay	Tier Copay
	1 \$5 Copay	1 \$5 Copay
	2 \$10 Copay	2 \$10 Copay
	3 \$20 Copay	3 \$20 Copay
	4 \$50 Copay	4 \$50 Copay
	5 (max \$600) 50% Coinsurance	5 (max \$600) 50% Coinsurance

\* 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.

# Ovation Health Provider Partners



Private Health Care Systems - MultiPlan contracts with more than 1.2 million healthcare providers and facilities nationwide.



\$0 copay and no additional charges, with unlimited use. Physicians are available by phone or video 24/7, with an average response time of just 7 minutes.



LASO Health is an online platform that connects people and providers. \$0 copay and no additional charges, with unlimited use. Providers are available 24/7 by phone or video.



Members may set up a Health Debit Card account for making cash payments to providers. This also enables employers to contribute to their employee's account.



Alliance MRI is a team of diagnostic imaging specialists that deliver state-of-the-art radiology services with nine centers located in Texas.



Stop-loss insurance catastrophic coverage plan that covers 130% of medical and hospital expenses at the Medicare rate when paid claims exceed \$50,000, with unlimited coverage thereafter.



Pass-thru pricing on prescriptions through a premier nationwide network of 65,000+ pharmacies.



eHome Counseling Group provides metrics-based, face-to-face video counseling services with licensed, Master level counselors and psychologists throughout the U.S.



Save 25% to 65% on exams, cleanings, fillings, braces, cosmetic treatments, and more. Pick from thousands of trusted U.S. board certified dentists & specialists nationwide.



The leading national provider of diagnostics testing. They work with leading hospitals & health systems to create custom solutions & processes that help members get the most from their laboratory resources.



Serving the medical community for more than 70 years, they offer the highest quality laboratory services dedicated to the needs of practitioners & their patients.



A full service virtual medical imaging network owned and operated by board-certified radiologists.



An independent diagnostic facility that prides itself on the fact that it is operated by physicians. They offer full modality medical imaging services through their six locations.



Provides professional diagnostic imaging services in a convenient, patient-oriented setting. Texas MRI has become the model for outpatient imaging throughout Texas.



Gulf Coast has a long and continuing history of excellence in cancer diagnosis and treatment. They provide outstanding cancer care by offering the most up-to-date and efficient therapies in a compassionate setting.



**Help your clients save and  
contact us for a quote today**

**FOR QUOTES CONTACT:  
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