



2023

Employer 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

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 those rising costs.



We analyzed these issues 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 fixed 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.

Innovations HR is the Third Party Administrator (TPA) that processes, manages, and pays claims on behalf of the employer's plan. As a TPA, Innovations HR also provides health benefit administration which includes enrollment and billing, customer service, utilization review, large claim management and cost containment.

The Ovation Health Difference

Flexible and Nationwide Provider Networks



Our open network structure, combined with national telehealth network, provides better comprehensive and personalized care. Members may select providers from our network or invite their current physician to join us.

During the new member on-boarding process, members may select their Primary Care Physician (PCP), Lab, and Imaging center.

- ▶ Members with MultiPlan have access to their national network or providers.
- ▶ Quest Diagnostics has nationwide locations available for Labs.
- ▶ Green Imaging offers a network of facilities across the United States.
- ▶ Members may choose from Teladoc or LASO. Both have a nationwide network of providers for secure 24/7 access to virtual health care.

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.

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

Each new member is assigned a personal 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.



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 Teledoc:** Go to 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 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 unlimited labs with ZERO out-of-pocket expense at in-network centers.**

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

For questions or further assistance, contact the Care Team at **866-549-4199**, or email **carecoordinator@ovation.health**



Imaging Services with Green Imaging

Green Imaging is a full service virtual medical imaging network owned and operated by a group of board-certified radiologists. They have a growing network of facilities all across the United States.

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

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

For questions or further assistance, contact the Care Team at **866-549-4199**, or email **carecoordinator@ovation.health**

DENTAL DISCOUNT SAVINGS PLAN

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

VISION DISCOUNT SAVINGS PLAN

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.

A Robust Pharmacy Benefits Plan

All Ovation plan members receive Drexli's pharmacy cost savings.

Drexli is consumer driven and sources on a national and international basis to ensure that members receive the lowest cost for most medicines and drugs, including compounded prescriptions.



Copayment Tier	Low	High	Copayment
Tier 1	\$0.00	\$25.00	\$5.00
Tier 2	\$25.01	\$50.00	\$10.00
Tier 3	\$50.10	\$100.00	\$20.00
Tier 4	\$100.01	\$200.00	\$50.00
Tier 5	\$200.01	\$1,000.00	50% Coinsurance
Tier 6	\$1,000.01	Above \$1,000.00	Contact for Assistance



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.

Worry less with the peace of mind that LegalShield's team of experts can provide.

** Currently available in Texas only.*



Get the health benefits your employees 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 your employees affordable health benefits that includes savings on dental, vision and hearing; plus a Care Team with patient advocates to ensure they get the lowest cost for medical services.

- ▶ \$0 deductible and plans with low copayments.
- ▶ 24/7 nationwide telemedicine provider care and an open network.
- ▶ Robust pharmacy pricing at the lowest cost.
- ▶ Discount savings on dental, vision and hearing.
- ▶ 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.

Most importantly, our self-insured and underwritten level-funded plans are reinsured to mitigate catastrophic events.

Ovation Group Plan Options

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

Ovation also offers Individual Subscription Plans for gig workers, providing comprehensive and affordable healthcare benefits.

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.



A Sonic Healthcare Clinical Laboratory

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



Easy Affordable Medical Imaging

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



A Tradition of Excellence In Patient Care

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 employees save and
contact us for a quote today

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