



# 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

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.

# 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.

## Flexible 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.

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.

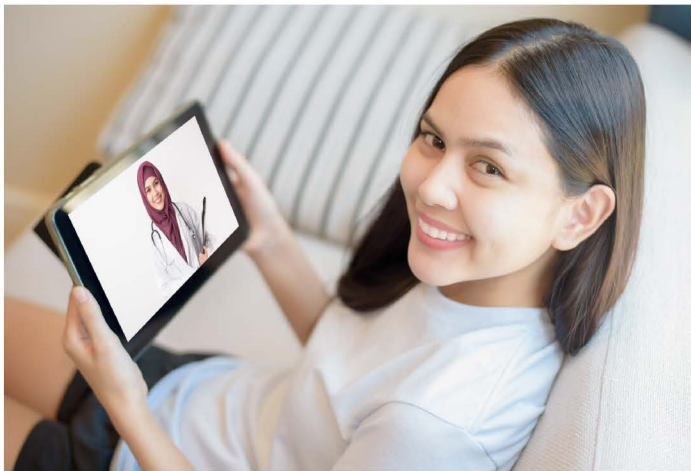
## A Care Team to Guide and Protect



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

- ▶ 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 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.



## 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.

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.

## 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](mailto:carecoordinator@ovation.health)

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



## 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)

# 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, 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.

For more information, [https://bit.ly/LegalShield\\_IDShield](https://bit.ly/LegalShield_IDShield).

# Ovation Group Plan Highlights

Ovation Health comprehensive group plans provide Labs, Diagnostic Imaging, and significant savings on pharmacy prescriptions.

Member Expenses	Ovation Platinum	Ovation Gold	Ovation HD
Coinsurance	None	80% Plan; 20% Member	None
Out-of-Pocket	Individual \$6,350 Family \$12,500	Individual \$7,900 Family \$15,500	Individual \$7,900 Family \$15,000
Deductible	Individual \$0 Family \$0	Individual \$2,500 Family \$5,000	Individual \$5,000 Family \$11,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Well Person Care/Annual Exams	Unlimited	Unlimited	Unlimited
Contracted Primary Care/Specialist	\$0	\$0	\$0
Non-Contracted Primary Care	Deductible then \$25	Deductible then \$25	\$25
Non-Contracted Specialist	Deductible then \$25	Deductible then \$25	\$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

# 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”.
- Depending on your chosen telemedicine service:
  - Set up your Teladoc account by visiting **www.teladoc.com**, or by downloading the **Teladoc mobile app** from Google Play or the App Store; or
  - Set up your LASO account by visiting **lasohealth.com**, or by downloading the **LASO Health mobile app** from Google Play or the App Store.

## 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](mailto:patientadvocates@ovation-health.com).

### **What happens if my claim is denied?**

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

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

You can call us at **866-549-4199** to discuss this or email [claims@ovation-health.com](mailto:claims@ovation-health.com). 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](http://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
<b>Telehealth Visit</b> 	<ul style="list-style-type: none"> <li>▶ You need routine care, treatment, or to monitor a current health issue.</li> </ul> <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>	<ul style="list-style-type: none"> <li>▶ General Health Care</li> <li>▶ Preventive Services</li> <li>▶ Behavioral/Mental Health</li> <li>▶ Ongoing Remote Monitoring</li> </ul>	<ul style="list-style-type: none"> <li>▶ May require a copayment and/or coinsurance.</li> <li>▶ Normally requires an appointment.</li> <li>▶ Can obtain an appointment quickly and from anywhere.</li> </ul>
<b>Physician's Office</b> 	<ul style="list-style-type: none"> <li>▶ You need routine care or treatment for a current health issue.</li> </ul> <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>	<ul style="list-style-type: none"> <li>▶ Routine Checkups</li> <li>▶ Immunizations</li> <li>▶ Preventive Services</li> <li>▶ General Health Care</li> </ul>	<ul style="list-style-type: none"> <li>▶ May require a copayment and/or coinsurance.</li> <li>▶ Normally requires an appointment.</li> <li>▶ Generally there is wait time with a scheduled appointment.</li> </ul>
<b>Convenience Care Clinic</b> 	<ul style="list-style-type: none"> <li>▶ You can't get to your physician's office, but your condition isn't an urgent emergency..</li> </ul> <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>	<ul style="list-style-type: none"> <li>▶ Common Infections</li> <li>▶ Minor Injuries</li> <li>▶ Minor Infections</li> <li>▶ Vaccines</li> <li>▶ Flu Shots</li> <li>▶ Pregnancy Tests</li> </ul>	<ul style="list-style-type: none"> <li>▶ May require a copayment and/or coinsurance.</li> <li>▶ Walk-in patients welcome.</li> <li>▶ Wait times vary.</li> </ul>
<b>Urgent Care Clinic</b> 	<ul style="list-style-type: none"> <li>▶ You need care quickly but it's not an emergency.</li> </ul> <p>Urgent Care Centers offer treatment for non-life threatening injuries or illness. They are staffed by qualified physicians.</p>	<ul style="list-style-type: none"> <li>▶ Minor injuries</li> <li>▶ Minor Infections</li> <li>▶ Minor Burns</li> <li>▶ Strains and Sprains</li> <li>▶ Flu Shots</li> <li>▶ Pregnancy Tests</li> </ul>	<ul style="list-style-type: none"> <li>▶ Often requires a copayment and/or coinsurance which is usually higher than a physician's office.</li> <li>▶ Walk-in patients welcome.</li> <li>▶ Wait times vary.</li> </ul>
<b>Emergency Room</b> 	<ul style="list-style-type: none"> <li>▶ You need immediate treatment of a critical condition.</li> </ul> <p>Emergency Rooms offer treatment of life threatening injuries or illness that require immediated medical attention. If a condition seems life threatening, take action right away and call 911.</p>	<ul style="list-style-type: none"> <li>▶ Heavy Bleeding</li> <li>▶ Chest Pain</li> <li>▶ Difficulty Breathing</li> <li>▶ Difficulty Standing or Walking</li> <li>▶ Severe Injuries/Wounds</li> <li>▶ Major Burns</li> </ul>	<ul style="list-style-type: none"> <li>▶ Requires a higher copayment and/or coinsurance.</li> <li>▶ Open 24/7 but wait times may be longer as the most critical emergencies will be treated first.</li> </ul>

# 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**

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**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**

## **OVATION HEALTH**

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