



A partner in your health and wellness

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.

We analyzed the issues and developed innovative solutions that have enabled us to provide comprehensive health care that is affordable, effective, accessible, and easy to navigate for both 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 utilizing reference based pricing, direct contracting and expanding relationships with provider networks.

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

ERISA Compliant

Rapid Enrollment!



Providing affordable comprehensive health plans with full medical, dental and vision.

Contact Us

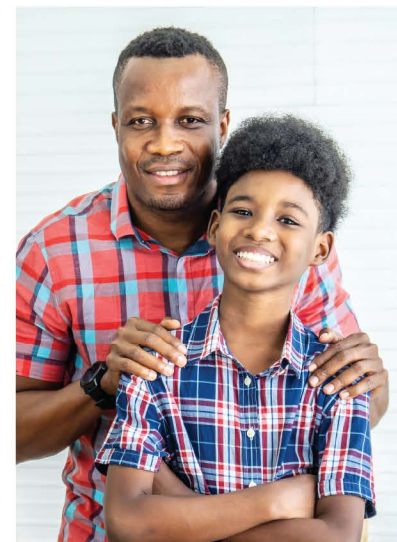
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OVATION HEALTH
THE FUTURE OF HEALTHCARE



Quality Benefits. For Less.

866-549-4199

What We Offer

- **AN OPEN NETWORK**, enabling members to add their existing or preferred local providers.
- **ZERO COPAYS FOR PRIMARY CARE, LABS AND IMAGING**, with direct contracted providers.
- **NATIONAL TELEMEDICINE NETWORKS**, enabling members to access medical care quickly in both urban and rural areas from the safety and comfort of their home.
- **A CARE TEAM**, that provides members with Care Coordination and Patient Advocacy. Advocates pre-negotiate medical costs, ensure fair rates, and protect members from surprise bills.
- **A ROBUST PHARMACY PROGRAM**, providing our members with at-cost pharmacy drugs and medications.
- **OPTIONAL DENTAL, VISION, AND HEARING** benefits available.

Building a better future with affordable health plans

Our health plans help members save on medical costs and allow them to easily manage their benefits, all while keeping their preferred providers.

OVATION HD	OVATION GOLD	OVATION PLATINUM
Coinsurance None	Coinsurance 80% Plan; 20% Member	Coinsurance None
Out-of-Pocket Limit Individual \$7,900; Family \$15,000	Out-of-Pocket Limit Individual \$7,900; Family \$15,500	Out-of-Pocket Limit Individual \$6,350; Family \$12,500
Deductible Individual \$5,000; Family \$11,000	Deductible Individual \$2,500; Family \$5,000	Deductible Individual \$0; Family \$0
Lifetime Maximum Unlimited	Lifetime Maximum Unlimited	Lifetime Maximum Unlimited
Well Person Care/Annual Exams Unlimited Contracted Primary Care/Specialist – \$0 Non-Contracted Primary Care – \$25 Non-Contracted Specialist – \$25	Well Person Care/Annual Exams Unlimited Contracted Primary Care/Specialist – \$0 Non-Contracted Primary Care – \$25 Non-Contracted Specialist – \$25	Well Person Care/Annual Exams Unlimited Contracted Primary Care/Specialist – \$0 Non-Contracted Primary Care – \$25 Non-Contracted Specialist – \$25
Diagnostic Imaging Contracted Facility – \$0 Non-Contracted Facility – \$250	Diagnostic Imaging Contracted Facility – \$0 Non-Contracted Facility – \$250	Diagnostic Imaging Contracted Facility – \$0 Non-Contracted Facility – \$250
Diagnostic Labs Contracted Facility – \$0 Non-Contracted Facility – \$50	Diagnostic Labs Contracted Facility – \$0 Non-Contracted Facility – \$50	Diagnostic Labs Contracted Facility – \$0 Non-Contracted Facility – \$50
Emergency/Urgent Medical Care Emergency Rm/Hospital – \$500 per day Ambulatory Surgical Center – \$400 Urgent Care Clinic – \$75	Emergency/Urgent Medical Care Emergency Rm/Hospital – \$500 per day Ambulatory Surgical Center – \$400 Urgent Care Clinic – \$75	Emergency/Urgent Medical Care Emergency Rm/Hospital – \$500 per day Ambulatory Surgical Center – \$400 Urgent Care Clinic – \$75

Group plans include a wide variety of provider options and add-on benefits to customize your health plan.