

# OVATION HEALTH

## Group Health Benefits Guide

# Welcome to Ovation Health

We are delighted to welcome you to Ovation Health. We are a leading provider of premium primary care benefits offering fully Level-Funded, partially Self-Funded and fully Self-Funded programs.

## 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.





## Employer Built. Employee Loved.

Nationally, medical costs increase yearly because legacy carriers using traditional networks and contracts with providers and facilities fail to capture the savings available through direct contracting and cash pay. **This is the most expensive way to pay for care 99% of the time.**

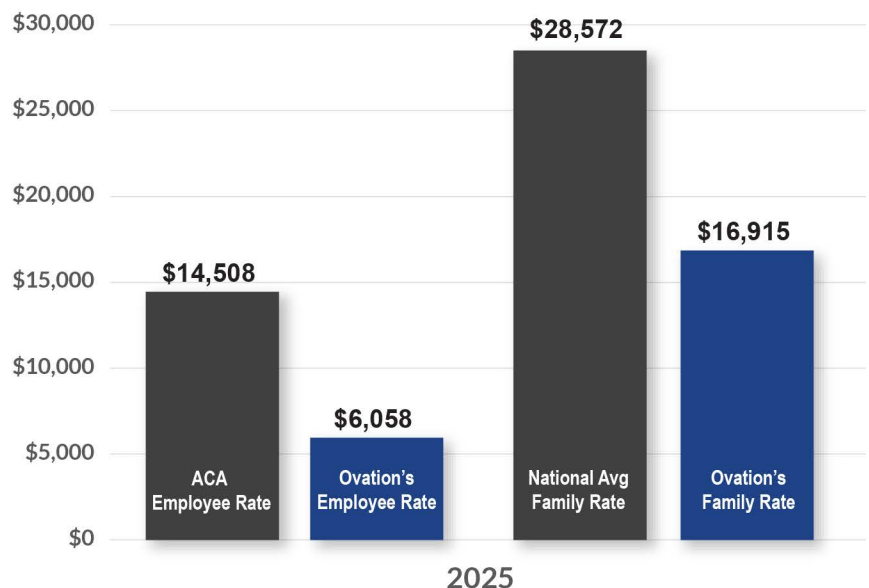
Through personalized care coordination, negotiation of medical and drug costs, and quarterly plan performance reviews we can ensure the stability of premiums and shared costs.

Our long-term clients have performed well within our health plans and have enjoyed an average premium increase of only 2.5% over the last six years.

In 2024, we secured an overall reduction in billed charges of 85% and saved our clients \$27 million.

Through concierge service and a hands-on approach to care coordination, we are able to achieve dramatic savings for our groups.

**ACA/National Avg vs Ovation Platinum Plan with \$0 Deductible**



Sources: How Much Does Health Insurance Cost In 2025?, Forbes Advisor; 2024 Employer Health Benefits Survey, KFF; Tracking the rise in premium contributions and cost-sharing for families with large employee coverage, Health System Tracker.

# The Ovation Health Difference

The following information provides a general overview of potential group 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 Claritev, the largest U.S. physician/hospital network.



## A Care Team to Guide and Protect Members

Our 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 Health 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.

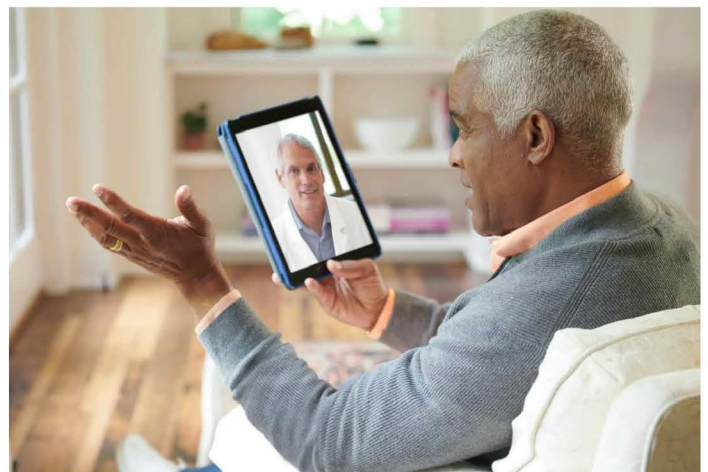
Telemedicine delivers convenient health care and is commonly used for conditions such as Urinary Tract Infections, Cold or Flu. It is especially helpful in monitoring ongoing health issues, and mental health treatment.

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 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 imaging networks.

On average, imaging costs range from \$400 to \$5,700. **All 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](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

Plan members 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.

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.

**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.



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](mailto: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
<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	
Copay Tiers	Tier	Retail Price Range
	1	\$0-\$25
	2	\$25.01-\$50
	3	\$50.01-\$100
	4	\$100.01-\$200
	5	\$200.01-\$600
	Copay	Copay
		\$5 Copay
		\$10 Copay
		\$20 Copay
		\$50 Copay
		50% Coinsurance
	Tier	
	1	
	2	
	3	
	4	
	5	
* For Rx over \$600.01, request Patient Advocacy support to fill Rx needs.		
<b>Notes:</b> *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](mailto: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
<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	
Copay Tiers	Tier	Tier
	1	1
	2	2
	3	3
	4	4
	5	5
	Retail Price Range	Copay
	\$0-\$25	\$5 Copay
	\$25.01-\$50	\$10 Copay
	\$50.01-\$100	\$20 Copay
	\$100.01-\$200	\$50 Copay
	\$200.01-\$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.



# 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](mailto: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
<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	
Copay Tiers	Tier	Tier
	1	1
	2	2
	3	3
	4	4
	5	5
	Retail Price Range	Copay
	\$0-\$25	\$5 Copay
	\$25.01-\$50	\$10 Copay
	\$50.01-\$100	\$20 Copay
	\$100.01-\$200	\$50 Copay
	\$200.01-\$600	50% Coinsurance
* For Rx over \$600.01, request Patient Advocacy support to fill Rx needs.		
<b>Notes:</b> *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.





**Reach out for a quote today**

**FOR GROUP INQUIRIES**  
**866-549-4199, ext. 1035**  
**sales@ovation-health.com**

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