



# Unify Healthcare™ SMARTCare™

ERISA Self-funded Insurance Plan

AFFORDABLE HEALTHCARE FOR  
EMPLOYEES AND THEIR FAMILIES

**2-19**

Number of  
Employees





	<b>SMARTCare 360™ Routine Care</b>	<b>SMARTCare 360™ Hospital</b>
<b>SMARTCare 360™ Platform</b> Your company's 24/7 Medical Director		
<b>Routine Care</b>		
<ul style="list-style-type: none"> <li>Virtual Primary Care (24/7/365)</li> <li>In-Office Primary and Urgent Care</li> <li>Pediatric Care</li> <li>Annual Adult Physical3 &amp; Well Child</li> <li>Chiropractic (12 FREE visits per year)</li> <li>X-Rays</li> </ul> <p><b>\$0 Copay Virtual and In-Network Office Visit</b> with 48 hour Pre-Authorization</p> <p><b>\$20 Copay4 Out-of-Network Office Visit</b> with 48 hour Pre-Authorization</p> <p><b>\$50 Copay5 In-Network or Out-of-Network Visit</b> without 48 hour Pre-Authorization</p>		
<b>\$0 Copay Labs</b> with 48 hour Pre-Authorization	<b>Basic</b>	<b>Standard</b>
<b>\$0 Copay Mental Health Tele-Counseling</b> with 48 hour Pre-Authorization		
<b>Rx &amp; Immunization</b> Copays may vary depending on Pharmacy location, quantity, and dosage with 48 hour Pre-Authorization	<b>Basic</b>	<b>Standard</b>
<b>\$0 Copay Virtual Specialist Curbside Consult6</b> with 48 hour Pre-Authorization		
<b>Specialist / Advanced Imaging / Hospital</b>		
<b>Specialist Consults and Care</b> <b>\$50 Copay5</b> with 48 hour Pre-Authorization <b>\$100 Copay5</b> without 48 hour Pre-Authorization (PHCS Network - Practitioner)		
<b>Advanced Imaging</b> <b>\$50 Copay5</b> MIR, PET, CT Scans, Ultrasound, Mammogram, and other imaging with 48 hour Pre-Authorization	<b>SMARTCare® Care Navigation Team</b> Get the healthcare you need without spending more than you should: Appointment Scheduling, Referrals, Navigation, Negotiations, Alternative Funding Management	
<b>Hospital Care - Inpatient &amp; Outpatient7</b> Individual - plan year <b>\$2,000 deductible   20% coinsurance</b> <b>\$4,000 out-of-pocket max4</b> Family - plan year <b>\$4,000 deductible   20% coinsurance</b> <b>\$6,000 out-of-pocket max4</b> Emergency Room <b>\$500 Copay + 20% coinsurance</b>	Cost of Services is 100% Member Responsibility	<b>Non-Embedded Deductible</b>
<b>Excluded Services8</b> Organ transplants, Dialysis, Skilled Nursing, Advanced Psychiatric Care, and specialty and non-formulary medications	<b>SMARTCare® Care Navigation Team</b> Get the healthcare you need without spending more than you should: Appointment Scheduling, Referrals, Navigation, Negotiations, Alternative funding management Cost of Service is 100% Member Responsibility	
<b>Network</b>		
<b>Multiplan Practitioner Only Network</b> (or add a doctor 48 hours prior to visit)9		

# SMARTCare 360™

*Comprehensive, Personalized Healthcare for Your Workforce*

## What is SMARTCare 360™?

- SMARTCare 360™ is an all-encompassing health plan designed to deliver personalized, accessible, and cost-effective healthcare solutions tailored to your company's unique needs. Backed by our experienced Medical Director, SMARTCare 360™ ensures you get the right care, at the right time, with the right support.

## Why Choose SMARTCare 360™?

- Medical Director Oversight: Benefit from expert guidance ensuring clinical excellence and quality care
- Comprehensive Coverage: Covers preventive care, specialist visits, chronic condition management, & more
- Personalized Member Support: Care coordinators help employees navigate their healthcare journey smoothly
- Cost Transparency: Predictable pricing with clear benefits, reducing surprises for your business and employees
- Innovative Technology: Access virtual visits, digital health tools, and online resources anytime, anywhere

## Comprehensive Services & Benefits

- Medical Professionals ON STAFF with licenses in all 50 states
- Complete Electronic Medical Records always at employees' fingertips
- 24/7 Virtual Primary Care & Virtual Urgent Care
- Virtual Specialist and Emergency Room curbside consults and opinions
- Enhanced Population Health & Prioritized Pro-active Outreach
- CareLogistics™ + Care Navigation Team
- Work Injury Management and E-MOD Protection
- Referral Management
- Rx Management (Insurance vs. Cash)
- Physician-to-Physician Case Management
- Hospital Discharge and Follow-up Management
- Alternative Funding Management for Plan Exclusions & Limitations (Access to Impact Together™ & foundation funds)
- Deductible and Maximum Out-of-Pocket Optimization
- Integrated Data Management and Decision Support (Unique combination of Clinical, Cost, Claims, & Employer Data)
- Wellness Program with Critical Illness, Accident, and Hospital coverage (can be added and managed for net \$0 cost\*)

\*Using a qualified ACA Wellness Program will result in FICA tax savings that are greater than the cost of the SMARTCare 360™ Platform



## Flexible Enrollment

- Enroll any date not tied to your health plan's renewal or enrollment dates
- When your Company's **Unify Healthcare™ Platform** is in place, you'll always have the foundational protection you need to give you more options and control at renewal time

## What you can expect:

- Lower out-of-pockets
- Lower prescription costs
- Less unnecessary missed work
- Less unnecessary work comp claims
- More options and control at your next renewal



# 5 Simple Steps to Access Your Unify Healthcare™

*How you and your employees access healthcare*



# Unify Healthcare™ Direct Platform

*Affordable, 24/7 Healthcare for Every Employee*

## Your 24/7 Virtual Healthcare Director

Nationwide licensed providers available around the clock

- 24/7 Virtual Primary Care & Urgent Care Specialist
- ER Consultations (Virtual & Curbside)
- Instant Access to Medical Records

## Proactive, Smarter Care

Prevention-focused care that lowers costs

- Population Health Management & Proactive Outreach
- Work Injury Management & E-MOD Protection
- Referrals, Prescriptions & Case Coordination Hospital
- Discharge & Follow-Up Support

## Lower Cost, Better Data

Smart tools for cost control and better decision-making

- Alternative Funding Options for Plan Exclusions
- Deductible & Out-of-Pocket Optimization
- Combined Clinical, Cost, Claims & Employer Data

## Add-On Wellness Coverage

Critical Illness, Accident & Hospital Coverage—at \$0 cost\*

## Team Members On Call

*Need help navigating  
your care?*

### Our **Unify Care**

### **Navigation Team™**

is your personal health concierge here to help with appointments, scheduling lab work, and any healthcare questions along the way.



\*Traditional fully-insured, Traditional self-insured, Level-funded self-insured, Medical Sharing Programs, and others \*\*Using a qualified ACA Wellness Program will result in FICA tax savings that are greater than the cost of the SMARTCare™ Direct Platform



### Start with the **UNIFY Healthcare™ Member App**

- If you have a medical need, simply use the **Unify Healthcare™ Member App**
- Available to answer any questions **24/7/365** in English and Spanish
- Our **Care Navigation Team™** is made up of healthcare experts & medical providers

### We Navigate and Coordinate Your Care

- We'll help you determine what kind of care is needed- virtual, in-person, urgent, or emergency care
- Connect to a virtual medical provider at a convenient time for you
- We'll assist with the next steps, like scheduling or filling prescriptions



### Follow-Up That Matters

- Follow-up after your visit to make sure your care plan is staying on track
- Have a question? The **Care Navigation Team™** is available 24/7/365



# Unify™ Healthcare Pricing Plan

*How you and your employees access healthcare*

	SMARTCare 360™ Routine Care	SMARTCare 360™ Hospital
<b>Employee Only</b>	<b>\$157</b>	<b>\$434</b>
<b>Employee + Spouse</b>	<b>\$282</b>	<b>\$857</b>
<b>Employee + Child (Children)</b>	<b>\$282</b>	<b>\$888</b>
<b>Employee + Family</b>	<b>\$418</b>	<b>\$1,254</b>
<b>Compliance</b>		
<b>ACA Compliance</b> Satisfies Penalty A (MEC) and Penalty B (MVP)	<b>Satisfies Penalty A</b>	

Prices shown above include 6% broker commission



## **<sup>1</sup>Special Requirements to Qualify for Specific Deductible Waivers:**

- Employer funds 100% of the **Unify SMARTCare™** Employee amount (\$157 per month) for all eligible employees
- All eligible employees are auto-enrolled in **Unify SMARTCare™** (employee only tier). Any employee may buy up to another plan or opt out
- Employer, as the Plan Sponsor and Plan Administrator agrees to adoption of certain limitations and exclusions, pre-authorization requirements, and maximum allowable charges of 140% of Medicare rates (or as negotiated by TPA, but not to exceed Established, Preferred, and Equitable), in their self-insured Plan Documents
- **Unify Healthcare™** is the Program Manager and **Unify SMARTCare™** is the Plan TPA
- Group Medical Questionnaires may be required
- Enrollment Date Requirements: 1. Enrollment needs to be complete by the third Friday of the month; 2. Late Enrollment requires Medical Questionnaires by the 25th from any employees wishing to participate; 3. Enrollment not complete by the 25th will need to be delayed until the following month. **Enrollment in Unify SMARTCare™ Platform can occur at any time complimentary until enrollment complete.**

# Crawl-Walk-Run:

## Health Plan Strategy Overview

Phase	Plan Design & Member Experience	Risk Strategy & Tools	Projected Savings
 <b>Crawl</b>	<p>Same PPO plans, doctors, hospitals</p> <p>Deductible waived when members follow voluntary concierge steerage</p>	<p>Voluntary medical &amp; Rx concierge</p> <p>Medical bill review</p> <p>“Behind the Curtain” PPO transparency</p>	<b>10-15% Savings</b> (up to 20% if \$2,500 deductible waived)
 <b>Walk</b>	<p>National PPO network</p> <p>Same or enhanced Med/Rx designs (higher deductibles possible)</p> <p>Deductible waived with mandatory pre-care concierge</p>	<p>Mandatory concierge before high-cost care</p> <p>Traditional or fiduciary PBM</p> <p>Voluntary Rx concierge</p>	<b>25%+ Savings</b>
 <b>Run</b>	<p>No Network or Physician-Only Network</p> <p>Lower/no deductibles</p> <p>Concierge is fully mandatory</p>	<p>Concierge negotiates and guarantees payment</p> <p>Full medical bill review</p> <p>Voluntary Rx concierge</p> <p>Direct provider contracts</p>	<b>40%+ Savings</b>





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