



Unify Healthcare™ SMARTCare™

ERISA Self-funded Insurance Plan

AFFORDABLE HEALTHCARE FOR
EMPLOYEES AND THEIR FAMILIES

20-49

Number of
Employees



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

1 This program is an ERISA self-funded insurance plan managed by Unify Healthcare™. This overview is intended only as an illustration of the benefit design. Refer to actual Summary of Plan Description (SPD) for actual coverage, limitations and exclusion provisions. 2 Special enrollment requirements apply in order to qualify for Specific Deductible Waivers. Medical Questionnaires may be required. 3 Routine physical exam; gynecological exam; screening mammogram; PAP smear; prostate testing (PSA); routine lab and immunizations; and all other ACA required Preventive Screening with pre-authorization. 4 Eligible benefits subject to deductible and copay count toward max out-of-pocket. 5 Maximum allowable charge is 140% of Medicare allowable or as negotiated by Unify Healthcare™ but not to exceed EPE. 6 A Unify Healthcare™ medical professional will interact with specialist on the member's behalf. 7 Pre authorization REQUIRED for ALL NON-EMERGENCY care or no benefit will apply. 8 See SPD. 9 Any doctor who accepts the Unify Healthcare™ Established, Preferred and Equitable (EPE) Agreement can be in-network.

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
Employee Only	\$157	\$434
Employee + Spouse	\$282	\$857
Employee + Child (Children)	\$282	\$888
Employee + Family	\$418	\$1,254
Compliance		
ACA Compliance Satisfies Penalty A (MEC) and Penalty B (MVP)	Satisfies Penalty A	

Prices shown above include 6% broker commission



¹Special 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
 Crawl	<p>Same PPO plans, doctors, hospitals</p> <p>Deductible waived when members follow voluntary concierge steerage</p>	<p>Voluntary medical & Rx concierge</p> <p>Medical bill review</p> <p>“Behind the Curtain” PPO transparency</p>	10-15% Savings (up to 20% if \$2,500 deductible waived)
 Walk	<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>	25%+ Savings
 Run	<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>	40%+ Savings



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