



# Unify Healthcare™ **SMARTCare™**

ERISA Self-funded Insurance Plan


AFFORDABLE HEALTHCARE FOR  
EMPLOYEES AND THEIR FAMILIES

**50+**

Number of  
Employees





	SMARTCare™1,2 Routine Care	SMARTCare™1,2 Hospital	SMARTCare™1,2 Hospital+
<b>SMARTCare 360™ Platform</b> Your company's 24/7 Medical Director	✓	✓	✓
Routine Care			
<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> <b>\$0 Copay Virtual and In-Network Office Visit</b> with 48 hour Pre-Authorization <b>\$20 Copay4 Out-of-Network Office Visit</b> with 48 hour Pre-Authorization <b>\$50 Copay5 In-Network or Out-of-Network Visit</b> without 48 hour Pre-Authorization	✓	✓	✓
<b>\$0 Copay Labs</b> with 48 hour Pre-Authorization	Basic ✓	Standard ✓	Expanded ✓
<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	Basic ✓	Standard ✓	Expanded ✓
<b>\$0 Copay Virtual Specialist Curbside Consult6</b> with 48 hour Pre-Authorization	✓	✓	✓
Specialist / Advanced Imaging / Hospital			
<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>SMARTCare 360™ 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 Services is 100% Member Responsibility	✓	✓
<b>Advanced Imaging</b> <b>\$50 Copay5</b> MIR, PET, CT Scans, Ultrasound, Mammogram, and other imaging with 48 hour Pre-Authorization		✓	✓
<b>Hospital Care - Inpatient &amp; Outpatient7</b> <b>Individual</b> - plan year <b>\$2,000 deductible   20% coinsurance</b> <b>\$4,000 out-of-pocket</b> max4 <b>Family</b> - plan year <b>\$4,000 deductible   20% coinsurance</b> <b>\$6,000 out-of-pocket</b> max4 <b>Emergency Room</b> <b>\$500 Copay + 20% coinsurance</b>		Non-Embedded Deductible	Embedded Deductible
<b>Excluded Services8</b> Organ transplants, Dialysis, Skilled Nursing, Advanced Psychiatric Care, and specialty and non-formulary medications	<b>SMARTCare 360™ 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 Services is 100% Member Responsibility		<b>Dialysis and Skilled Nursing Included</b>
Network			
<b>Multiplan Practitioner Only Network</b>  (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\*

*\*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*

## 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.





### 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	SMARTCare 360™ Hospital+
Employee Only	\$157	\$434	\$538
Employee + Spouse	\$282	\$857	\$1,071
Employee + Child (Children)	\$282	\$888	\$1,108
Employee + Family	\$418	\$1,254	\$1,557
Compliance			
ACA Compliance <ul style="list-style-type: none"><li>Satisfies Penalty A (MEC) and Penalty B (MVP)</li></ul>	Satisfies Penalty A	✓	✓


Prices shown above include 6% broker commission



**Direct Primary Care**  
Primary Care and Wellness  
Visits with \$0 Copay, No  
Deductible.



**Care Navigation Team**  
Simplifying the process with  
your own Care Concierge Team.



**Specialist Care**  
Network of Specialist with  
personalized guidance and  
real results.

**<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
 Crawl	<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>	<p><b>10–15% Savings</b></p> <p>(up to 20% if \$2,500 deductible waived)</p>
 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>	<p><b>25%+ Savings</b></p>
 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>	<p><b>40%+ Savings</b></p>







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