

# ₩•• Be your very best...

WoW Health's Healthcare Benefits



#### **Facts about Healthcare**

- Age under 65, 93% of healthcare occurs in outpatient settings. Office visits, labs, medications, dental, imaging, etc.
- Directpay or cash outpatient care costs less than insurance. No copays, deductibles, coinsurances.
- 95% of prescribed medications are generics. Pharmacy is the most used healthcare benefit.
- Telehealth can effectively address 2 out of 3 doctor visits. 90% of people are familiar with or have used Telehealth.

#### Why Act Now?

Ideal solution for 1099 family members of employees

- Healthcare is the number one desired benefit
- Improve employee retention & recruitment
- Control costs & improve quality of benefits
- Address needs of all employees full-time, part-time, seasonal, 1099, etc.
- Comprehensive solutions including options of MEC, ICHRA, etc. for ACA compliance

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## American Assurance Plans

100,000+ vision clinics



	Basic <b>\$29.99/mo</b>	Plus <b>\$54.99/mo</b>	Comprehensive \$275/mo
In-person Care  Medic Staffed line  Primary Care \$100/visit  Urgent Care \$100/visit  150,000 specialist practices	Included	Included	Included
Decrease primary care to \$10/visit  Decrease urgent care to \$25/visit	Add \$30	Add \$30	Add \$30
Telehealth 24/7, \$0 cost  Urgent Care  Crisis Counselling	Included	Included	Included
Tele & In-person Counseling 33,000+ Nationwide Counselors \$0 cost Issue-Resolution Model	Add \$15	Included	Included
Medications  80% discount on all generics  70,000+ retail pharmacies  International sourcing for brands	Included	Included	Included
Free generic medications 93% of prescribed drugs	Add \$15	Included	Included
Diagnostics & Procedures 2,100 Lab sites 1,200 Imaging centers Nationwide bundled procedures & surgeries	Included	Included	Included
ER & Hospitalization  \$2500 out-of-pocket responsibility  No lifetime or annual limits  Pre-existing condition phase-in	N/A	N/A	Included
Preventive Services  Free Wellness visit  Pediatric Immunizations  Screening Mammogram & Colonoscopy	N/A	N/A	Add \$20
Dental & Vision  Nationwide Discount Network  250,000+ dentists	Add \$15	Add \$15	Add \$15

## American Assurance Plans



Plan Options	
Basic Plan	
Employee Only	\$29.99
Employee + spouse	\$39.99
Employee + children	\$39.99
Employee + family	\$54.99

Plus Plan	
Employee Only	\$54.99
Employee + spouse	\$69.99
Employee + children	\$69.99
Employee + family	\$89.99

Comprehensive Plan	
Employee Only	\$274.99
Employee + spouse	\$499.99
Employee + children	\$499.99
Employee + family	\$624.99
Smoker Surcharge	Add \$50/family
Age 50-64	Add \$100/family
Decrease IUA to \$1000	Add \$125/family

Add Preventive Services (Comprehensive Plan only)	
Employee Only	\$20.00
Employee + spouse	\$45.00
Employee + children	\$45.00
Employee + family	\$65.00

Decrease Office Visit Cost	
Employee Only	\$30.00
Employee + spouse	\$85.00
Employee + children	\$85.00
Employee + family	\$165.00

Add Dental & Vision	
Employee Only	\$15.00
Employee + spouse	\$20.00
Employee + children	\$20.00
Employee + family	\$25.00

Add Free Generic Meds (Basic Plan Only)	
Employee Only	\$15.00
Employee + spouse	\$20.00
Employee + children	\$20.00
Employee + family	\$25.00

Upgrade MH Counseling (Basic Plan only)		
Employee Only	\$15.00	
Employee + spouse	\$20.00	
Employee + children	\$20.00	
Employee + family	\$25.00	

## **MEC Plans**





#### Plan Options

Basic MEC	
Employee Only	\$50-\$60
Employee + spouse	\$75-\$85
Employee + children	\$75-\$85
Employee + family	\$100-\$110

MEC with HSA	
Employee Only	\$95.00
Employee + spouse	\$145.00
Employee + children	\$145.00
Employee + family	\$170.00

### **ICHRA**

One-time Admin Cost	\$250.00
Employer Maintenance	\$50/mo
Employee Maintenance	\$10/emp/mo