

# Your Comprehensive Health Care Benefit

A complete solution for employees:

- 1. Preventive Benefits:** Helps employees get and stay healthy with access to the doctors, prescriptions, and preventive services they want and need.
- 2. Health Cooperative:** Protection against big health care expenses and medical events through our member-owned health care cooperative.
- 3. Traditional:** If an employee wants or needs traditional health insurance, they can add that for their whole family or individual family members.



## 1 Preventive Benefits

This specialized employee assistance program enables you to extend a quality benefit for routine health care needs to all eligible employees. Employees can add family members.



### See Doctor with No Copay

Keep Your Doctor. Up to three a year reimbursed; see any doctor. Or subscribe to a Direct Primary Care Clinic for unlimited visits.



### Low-Cost Prescriptions

You have access anytime to some of the lowest-priced prescription medication locally, by mail order, or international.



### Mental Health & Substance Counseling

From psychiatrist to counseling up to \$3,000 total reimbursed per year; see any provider.



### Basic Wellness

Lab tests, mammograms, colonoscopies, and more, up to \$4,500 per year.



### Physical Health & Fitness

Including gym memberships, up to \$250 per year.



### Nutritional Health

Nutritional counseling, meal planning, weight loss support, up to \$500 per year.



### Vision Screening

Up to \$250 total reimbursed per year, see any provider.



### Dental Cleanings

Up to \$250 total reimbursed per year, see any provider.



### Tobacco Cessation

Help quitting if you need to, up to \$500 reimbursed per year.



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## 2 Health Cooperative

The Health Cooperative is not health insurance; it is our unique member-owned cooperative that provides affordable health care tailored to member needs. This model allows members to avoid the overheads of insurance companies, ensuring more goes directly into care. Our Health Cooperative prioritizes patient needs and satisfaction. We're focused on delivering the best service and health care experience possible.

### Unique Benefits of the Cooperative:

- **Affordability:** Maintain low monthly costs for comprehensive protection. Usually 40% - 60% less than traditional marketplace insurance plans.
- **Reasonable Member Portion:** Benefit from a per-incident member portion (versus an annual deductible like insurance), choose from \$1000, \$2500 or \$4000 member portion. Caps at two (2) per family per year.
- **Provider Choice:** Freedom to choose any medical provider.
- **Lower Cost Care:** Our members are self-pay which most often means the cost of medical services are discounted and a lot less than an insurer's "negotiated rate." We also strive to pay providers in advance whenever possible, so members get the best care hassle-free at the lowest cost.

### Why Are Costs Lower?

Primarily, our costs are lower because we do not exist to generate profits, we are member-owned and operate with a simple mission to provide access to affordable healthcare. Next, self-pay / cash-pay rates are almost always the lowest cost for health care services, and we pay fast (and often in advance) to capitalize on additional pre-pay discounts. We also charge tobacco users a surcharge and impose limits on tobacco-related illnesses after age 50. This rewards healthy choices and lowers costs for everyone.

Lastly, there are limitations that could mean this option is not for everyone, but members with additional medical needs can add traditional insurance coverage (see below).



## 3 Traditional Health Insurance (if needed)

Access to a traditional health insurance plan for employees or family members that need or prefer it through an Individual Coverage Health Reimbursement Arrangement (ICHRA), which is an employer-sponsored defined contribution plan to satisfy your employer mandate.



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