



We're delighted to announce our partnership with Hooray Health, offering the **Advantage Max \$5,000 LITE + MEC plan**. This plan covers everyday illnesses, accidents, wellness, and preventive services, along with discounted prescriptions. With Hooray Health Max, enjoy \$0 Telemedicine consults, access to Urgent Cares and Retail Clinics at a \$25 copay, and discounted rates for specialists through the First Health Network, all with a \$5,000 policy year maximum and no deductibles.

Additionally, you will have access to \$0 copay for 37 acute prescriptions, \$5 copay for 200 chronic medications, and significant discounts on others. Preventive services like screenings and immunizations are covered under Minimum Essential Coverage (MEC) through the First Health Network. Please note, this isn't major medical coverage. Manage your healthcare effortlessly through the Hooray Health mobile app, accessing providers, telemedicine, and prescription costs.

Hooray Health Advantage MAX \$5,000 LITE PLAN + MEC DETAILS				
NETWORK OPTIONS:	PREVENTIVE, SICKNESS AND ILLNESS CARE (POLICY YEAR MAXIMUM: \$5,000)			ACCIDENT CARE
	HOORAY HEALTH NETWORK <i>Urgent Care and Retail Clinics</i> \$25 Copay*	FIRST HEALTH NETWORK** <i>Any Doctor or Medical Facility</i> Discounted Rates	OUT OF NETWORK*** <i>Any Doctor or Medical Facility</i> No discounts	Any Doctor or Medical Facility
RETAIL CLINIC/URGENT CARE VISITS				
Clinic or Urgent Care Visit	Member Pays \$25 copay No Balance Bills* Plan Pays \$175	Plan Pays \$175 Per Visit Per Day	OR Plan Pays \$175 Per Visit Per Day	
PHYSICIAN OFFICE VISITS				ACCIDENT MEDICAL EXPENSE BENEFIT
Outpatient Physician Visit	N/A	Plan Pays \$75 Per Day	OR Plan Pays \$75 Per Day	
IMAGING AND LAB				Covered up to \$5,000 per accident with \$0 Deductible (paid at 100% U&C)
Diagnostic Lab Benefit	Covered under \$25 copay if performed at Hooray Health in-network facility	Plan Pays \$50 Per Day	OR Plan Pays \$50 Per Day	
Diagnostic X-Ray Benefit	Covered under \$25 copay if performed at Hooray Health in-network facility	Plan Pays \$50 Per Day	OR Plan Pays \$50 Per Day	
Diagnostic Exam Indemnity Benefit	N/A	Plan Pays \$100 Per Day	OR Plan Pays \$100 Per Day	ACCIDENTAL DEATH BENEFIT
INPATIENT BENEFITS				
Hospital Admission Benefit (1 Per Year)	N/A	Plan Pays \$100 Per Day	OR Plan Pays \$100 Per Day	\$1,000
MINIMUM ESSENTIAL COVERAGE (MEC)				
Preventive and Wellness Services (Preventive care outlined by the ACA)	N/A	Plan Pays 100%	OR N/A	
TELEMEDICINE ⁽¹⁾				
Virtual Urgent & Primary Care	\$0 Consult for Member, 1 Per Day; Plan Pays \$5 Per Day (Provided by Recuro)			
PRESCRIPTION BENEFITS ⁽²⁾				
37 Acute Rx Plan	\$0 Copay for 37 of the top 50 Acute Medications (Provided by SimpleScripts Rx)			
ProPlus 5 Rx Plan	\$5 Copay for 200 Chronic Medications (Provided by SimpleScripts Rx)			
Prescription Discount Program	Included (Provided by SimpleScripts Rx)			
OTHER BENEFITS ⁽²⁾				
Discount Radiology	Included (Provided by Green Imaging)			
MAX \$5,000 LITE + MEC PLAN	MONTHLY RATES			
Employee Only	\$105.96			
Employee + Spouse	\$153.15			
Employee + Child(ren)	\$158.32			
Family	\$201.01			

Footnotes and Disclaimers



Hooray Health Plans provide limited essential accident and sickness coverage and are not a substitute for major medical insurance.

* There is a \$25 copay only for sickness visits performed at a Hooray Health's in-network provider. Copay does not apply to wellness benefit.

**First Health Network contracted providers can be found at hoorayhealth.com/FHN. Discounted rates will be applied after services are rendered at physician's office through the Third Party Administrator. Member will be responsible for any payment balance above the plan payment of \$175. Please see plan policy for details.

***Out-of-Network provider visits are paid \$175 per the plan policy. Member will be responsible for any payment balance above the plan payment of \$175. Please see plan policy for details.

(1) The services described are not insurance and are not provided by Zurich American Insurance Company.

(2) Program is offered by Hooray Health, not employer. Discount programs are not offered by the employer, but is offered by Hooray Health to everyone regardless of hours worked or who their employer is. Distribution of materials that identify discount program should not be interpreted as employer sponsorship or endorsement of discount program.

The Accident and Hospital Indemnity benefits are not dependent upon the use of the Hooray Health Network, the First Health Network, or any network. The Insurance benefits described above are underwritten by Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, 1-800-987-3373. This document provides a general description of certain provisions and features of this insurance program and does not revise or amend the applicable policies. In the event of a discrepancy between this document and your certificate of insurance or the group policy, the terms of the group policy shall apply. All benefits are subject to the terms and conditions of the group policy. Please refer to your Certificate of Insurance for a detailed description of the insurance coverage, including the exclusions, limitations, reductions and termination. Coverage may not be available in all states or certain terms, conditions and exclusions may be different where required by state law. This insurance provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative, it is intended to help supplement Comprehensive coverage. This insurance does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.