



eBenefits High Deductible / Essential Plan

A benefit package that can help you stay well - or get well

2024/2025 Enrollment Guide



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THE PURPOSE OF THE PLAN

Access to Primary Care



- ✓ HSA Compatibility
- ✓ Virtual Primary Care: \$0 Copay, unlimited use
- ✓ Primary Care: \$0 Copay, Max 2 visits
- ✓ Preventive Care: 100%, \$0 Copay
- ✓ Discount Prescription Drugs: Citizens Rx
- ✓ Consumer App
- ✓ Advocacy

VIRTUAL PRIMARY CARE



PHYSICIAN NETWORK



PHARMACY BENEFITS



PLAN ADMINISTERED BY
Member services: 800-392-1770
www.altrisk.com
Claims: ARM Ltd, P O Box 21873, Eagan, MN. 55121

SCHEDULE OF BENEFITS

Preventive Benefits: 1 Visit per calendar year, \$0 Copay. Plan covers 100% of the cost for certain preventive health services delivered by your doctor or provider in your plans network. Services include but are not limited to:

- For Adults: Screening for blood pressure, cholesterol, colon cancer and immunizations
- For Women: Screenings for breast cancer, cervical cancer and osteoporosis
- For Children: Immunizations, screenings for child development, vision and hearing

For a full list of covered preventive health services, visit: <https://www.healthcare.gov>



VIRTUAL PRIMARY CARE	FREE (UNLIMITED)
PPO NETWORK SERVICES	
HSA Compatible	YES
Annual Deductible	\$3,500 Individual / \$7,000 Family
Annual Out-of-Pocket Maximum	\$8,050 Individual / \$16,100 Family
Primary Care Physician Visits	20% Coinsurance after deductible
Specialist Office Visits	20% Coinsurance after deductible
Urgent Care	20% Coinsurance After Deductible
Diagnostic X-ray and Lab	20% Coinsurance After Deductible
CT Scan/MRI (outpatient only)	Not Covered



PRESCRIPTION DRUG DISCOUNT BENEFITS	
Tier 1: Low Cost	Up to 75% off all FDA approved medications
Tier 2: Generic	
Tier 3: Preferred	
Tier 4: Non-Preferred	
Tier 5: Generic and Preferred Specialty	
Tier 6: Non-Preferred Specialty	

VIRTUAL PRIMARY CARE

\$0 COPAY / UNLIMITED USE

Messaging, Chat, Video & Call enabled

eBenefits is pleased to introduce VPC as an important addition to your plan. Seamless care for the whole person. Our integrated team of top primary care and behavioral health physicians to provide unbiased, confidential care through message-based and video interactions.

✓ **CONVENIENT**

Contact a primary care or behavioral health physician and answer a few questions. Our doctors will get to the bottom of the issue.

✓ **PERSONALIZED**

Treatment plans based on the unique needs of every patient. Interactions with physicians include followup questions free of charge.

✓ **COMPREHENSIVE**

We provide health screenings and assessments to determine potential risk factors in order to manage specific issues and conditions.

- Health Risk Assessments
- Triage for ER & Urgent Care
- Referrals to Specialists
- Lab Orders & Reviews
- Fever & Flu Symptoms
- Asthma & COPD
- Behavioral Health
- Preventative Care
- Acute Illness Treatment
- Gastrointestinal Issues
- Diet & Exercise Education and more!

RECURO HEALTH APP

VIEW ALL ASPECTS OF YOUR PLAN WITH THE RECURO HEALTH APP

Benefits Delivery

Display ID Cards, Plan Summaries

Virtual Primary Care

Dedicated Primary Care and multidisciplinary care team, preventive care & wellness, chronic care management. You choose your physician, male, female, language and stay with them as you would a Primary Care Physician

Acute Care Telemedicine

\$0 Copay Medical, Unlimited Access, family coverage

Advocacy

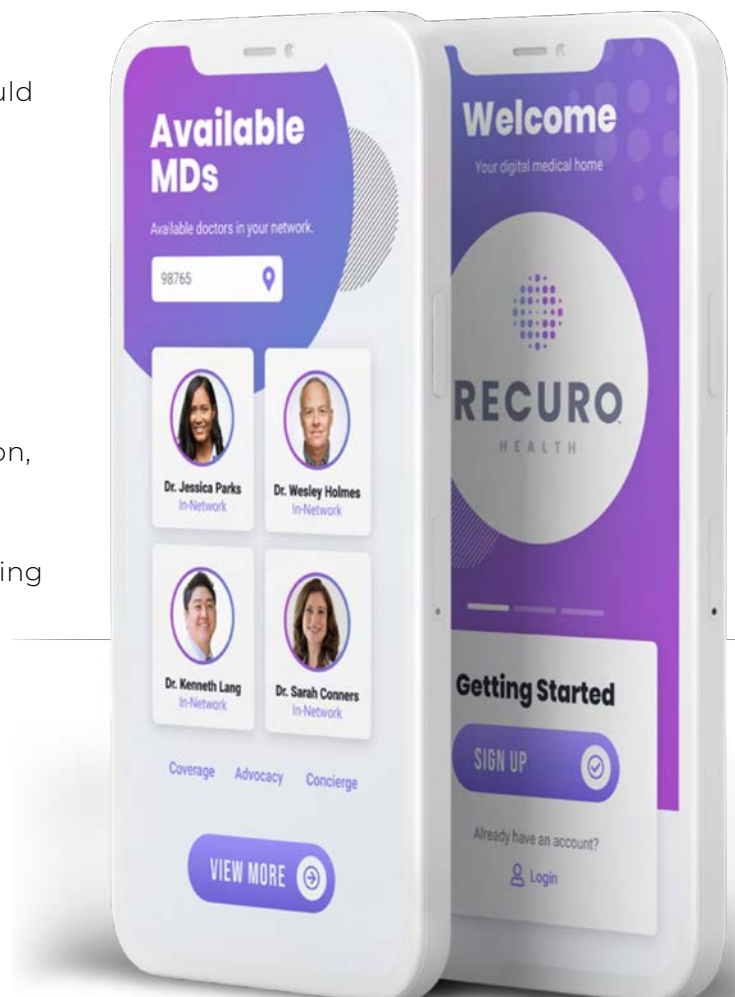
- Personal Advocate providing care coordination, supported by physicians
- Bill Negotiation: Specialized approach at reducing member out of pocket expenses using fee benchmarking
- Healthcare Navigation: Claims assistance, fee negotiation, coverage or benefits review, Rx Assistance, physician locator, and centers of excellence

Behavioral Health Benefits

- \$0 consult, family coverage
- In-the-moment Clinical Support
- Comprehensive Diagnostic assessment
- Short-Term Mental Health Counseling
- Mental Health Advocacy
- Financial and Legal Consultations
- 5 Face-to-face visits, \$0 Consult

Virtual Health Options

All in one Employee Communication App



ACCESS YOUR SERVICE PROVIDERS



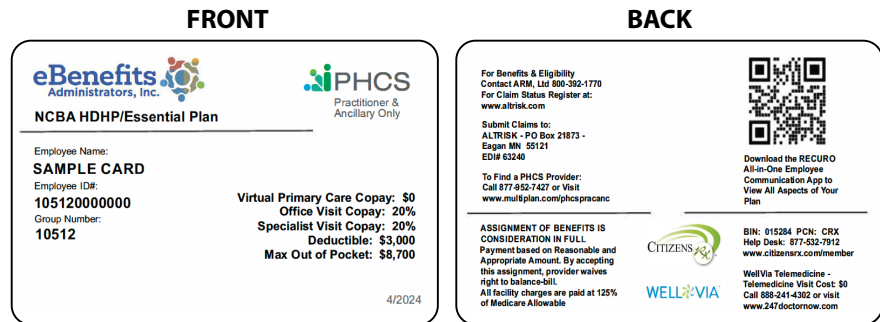
PHCS is a comprehensive network of more than 900,000 in-network providers around the U.S.

To find a provider visit: <https://multiplan.com/phcspracanc>



1. Click "OK" at the bottom right corner
2. Enter type of provider in the search box (Urgent Care, Primary Care, Specialist, etc.)
3. Enter Zip Code and click on the search icon

You will then be enabled to view and/or print a provider directory. For additional information or to verify a provider please contact **1-877-952-7427**



OUT-OF-NETWORK COVERAGE

What if my physician or provider is not in network?

1. Physicians and Providers can be nominated to participate
2. When a PHCS Pracanc Network provider is not available within a 50-mile radius, eligible expenses as defined in the Plan Benefits Document will be covered utilizing a Non-Network provider subject to the following limitation: The Maximum Allowable Charge for services rendered by a Non-Network Provider will be limited to 150% of the equivalent Medicare Allowed Amount.

This does not apply to services that are in-eligible benefits as defined in the Benefits Plan Document.

CUSTOMER SERVICE CONTACT INFORMATION

Questions regarding Benefits, Claims, Eligibility: 800-392-1770

To register your account with ARM, Ltd: www.altrisk.com, click on, "Click here to access your account", then "First Time User" Register box. Once registered you can request a copy of your ID Card, view EOBs, email member services, etc.

Changes in Bank Account, adding or deleting dependents, change of address: **877-934-2410**



Access Your Doctor 24/7

PRIMARY CARE FOR A MODERN WORLD

Access a team of integrated primary care physicians available 24/7, 365 days a year! Our virtual doctors provide unbiased, confidential care for the whole family through message-based and video interactions. Best of all, we provide end-to-end health screenings and assessments to determine potential risk factors so you have the most comprehensive care possible!

QUALITY, LOW COST CARE WITH RECURO HEALTH

- ➔ Answer any health benefits questions
- ➔ Schedule physician appointments in app
- ➔ Save money with low cost in-network care
- ➔ All conversations are 100% confidential

BENEFIT PLAN & ID CARDS

Digital insurance cards, healthcare spend, wellness incentives, and more all in one app.

HEALTH ADVOCATE

We'll identify and schedule the most affordable in-network care for you!

BILL NEGOTIATION

Bill negotiation is a place to turn to when faced with unplanned medical expenses.

BEHAVIORAL HEALTH

In the moment, clinical support and short term face-to-face counseling.



Recuro Care App

Activate Your New Plan

Get Started

01

Access your Recuro Care benefit by:
Mobile App: [Android](#) or [Apple](#)
Phone: 1.855.673.2876
Online: member.recurohealth.com

Create Login

02

Create your login credentials by entering your email, name, and date of birth, then create your username and password.

Request a Consult

03

You're now ready to request a consult with a Doctor.



Activate Now

Scan here or search for "Recuro Care" in your app store.

Or visit:

["member.recurohealth.com"](https://member.recurohealth.com)

Your Care Services

- ✓ Virtual Primary Care
- ✓ Virtual Urgent Care

Your Integrated Benefits

- ✓ On-Demand Counseling
- ✓ Health Advocacy

Member Support

Do you need help getting started? Contact our Member Support team:



Call
[855.6RECURO](tel:18556732876)



Email
customerservice@recurohealth.com



eBenefits
Administrators, LLC

