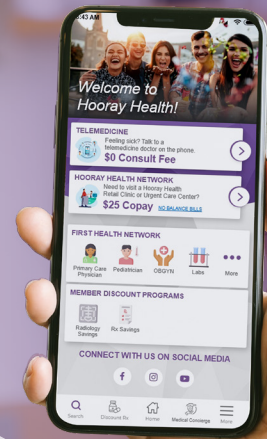


Select Plan Overview

Enroll Today!



✔ Hooray Health Network

Access a nearby Retail Clinic or Urgent Care Center for everyday illness and injury. Pay **only a \$25 copay** with no surprise medical bills following your visit.*

**Best Value
and \$25
Copay!**

Search for a provider by visiting myhoorayhealth.com/providers and selecting "Hooray Health Network."

✔ First Health Network

You also have access to additional providers through the First Health Network. With First Health Network Providers, your fixed benefit payment will go farther with discounts on services with a Primary Care Physician, Specialist, or even an Urgent Care Center outside of the Hooray Health Network. With the First Health Network, you may be balance billed after the benefit payment.**

**Additional
Provider
Network for
Savings!**

Search for a provider by visiting myhoorayhealth.com/providers and selecting "First Health Network."

✔ Telemedicine

If you'd rather see a provider from the comfort of your own home, your plan includes **24/7 access** for Virtual Urgent Care visits to board-certified doctors for treatment of common medical concerns.

**\$0 Virtual
Primary
& Urgent
Care Visits!**

Simply call 855-673-2876 to connect with Telemedicine.

✔ Accident Medical Expense

Accident Coverage

Accident Benefits are available up to the plan limit with no deductible. You'll receive a discount by visiting a provider in the First Health Network, but you can use any provider.

**Up to
\$5,000 or
\$10,000**

✔ Prescription Discounts

Need a prescription?

No problem! Use the Hooray Health App to locate the closest and least-expensive pharmacy and the 37 Acute Prescriptions for \$0 cost!

**\$0 Cost
Prescriptions
& Discounts**

✔ Behavioral Health

Access to telephonic counseling for depression, anxiety, stress, etc with no out-of-pocket cost. See details on page 5.

**\$0 Virtual
Visits!**

Other Features Include:

- ✔ Annual Wellness Visits
- ✔ Out-of-Network Benefits
- ✔ Discount Radiology Services
- ✔ Dental and Vision Discounts

How does Hooray Health

I'm sick.

I have the flu.

I think I broke my wrist.

I need to see a Specialist.

SEARCH HOORAY HEALTH APP

Start with the app to find In-Network Providers and get the care you need.

UTILIZE TELEMEDICINE

Locate the Telemedicine Services button on the Hooray Health app.

\$0

CALL

Use the button to call our Telemedicine service.



VISIT A VIRTUAL DOCTOR

Consult with a physician who will diagnose your condition and order you prescriptions, if required.



FIND A PROVIDER

Find a Hooray Health Network Provider through the app.

\$25

CHECK-IN

Show your Hooray Health I.D. card at check-in.



VISIT A HOORAY HEALTH NETWORK PROVIDER

The provider performs a flu test, diagnoses you based on the results, and writes a prescription.



FIND A PROVIDER

Find an in-network provider through the Hooray Health app.



CHECK-IN

Show your Hooray Health I.D. card at check-in.



VISIT WITH PROVIDER

The provider examines your wrist, orders x-rays, casts your arm, and writes a prescription if required.



MAKE APPOINTMENT

Find a First Health Network Provider through the app.



CHECK-IN

Show your Hooray Health I.D. card at check-in.



VISIT A FIRST HEALTH NETWORK DOCTOR

The provider performs an exam, orders lab work, and writes any needed prescriptions.



SEARCH MEDICATIONS

Locate pharmacies near you and compare prices of prescribed medications.

VISIT THE PHARMACY

Get directions to your chosen pharmacy.

GO HOME, REST, AND RECOVER



TELEMEDICINE

HOORAY HEALTH

\$0 plus discounted prescriptions

Without Coverage

\$N/A plus cost of prescription

THE FLU

HOORAY HEALTH

\$25[†] plus discounted prescriptions

Without Coverage

\$434^{}** plus cost of prescription

BROKEN WRIST

HOORAY HEALTH

\$0 with Hooray Health's \$5,000 accident benefit

Without Coverage

\$3,096^{*}** plus cost of prescription

DERMATOLOGIST EXAM

HOORAY HEALTH

\$75^{†*} once the claim is submitted

Without Coverage

\$250^{**}**

*Estimated Member balance after the network discounts and insurance plan claim filed.

The claim scenarios are intended to show the types of situations that may result in a claim. Scenarios are not based on actual claims.

**Fairhealthconsumer.org Uninsured/Out-of-Network cost in Zip Code 75248 for CPT Code 99202 Patient visit and 88106 Examination of body fluid

***CDC - WI SQRSTM (Web-based Injury Statistics Query and Reporting in System). Retrieved from <https://www.cdc.gov/injury/wisqars/nonfatal.html>

****Actual billable charge from a Provider in Zip Code 75266 for Procedure Code 88305 Gross & Micro, Level 4 Biopsy

[†]With a hospital indemnity plan benefit.

Benefit Plan Summary

	HOORAY HEALTH SELECT BASIC	HOORAY HEALTH SELECT PLUS	HOORAY HEALTH SELECT PREMIUM
HOORAY HEALTH PLAN (OUTPATIENT)			
WELLNESS BENEFITS			
Annual Wellness Visit Benefit amount per day	\$125 per day x 1 day	\$150 per day x 1 day	\$150 per day x 1 day
RETAIL CLINIC & URGENT CARE BENEFITS*			
1. Physician Visit Hooray Health Network (No Balance Bills)* includes office visit, plus in-house lab, x-rays, etc.	Member Pays \$25 No Balance Bills*	Member Pays \$25 No Balance Bills*	Member Pays \$25 No Balance Bills*
2. Physician Visit with First Health Provider (Discounted rates)**	Plan Pays up to \$175	Plan Pays up to \$175	Plan Pays up to \$175
3. Physician Visit with Out-of-Network Provider (No discounts)***	Plan Pays up to \$175	Plan Pays up to \$175	Plan Pays up to \$175
Total Sick Visits	3 per year	4 per year	5 per year
PHYSICIAN VISITS			
Outpatient Doctor Visit (First Health Provider Network or Out-of-Network Provider)	\$75 per day	\$75 per day	\$75 per day
Maximum annual provider visits	1 per year	2 per year	3 per year
IMAGING AND LABORATORY TEST			
Diagnostic X-Ray & Laboratory benefit	\$25 per day x 2 days	\$25 per day x 3 days	\$25 per day x 3 days
Specialty Radiology - MRI, CT & PET	N/A	\$350 per day x 1 day	\$350 per day x 1 day
Other Specialty Radiology	N/A	\$150 per day x 1 day	\$150 per day x 1 day
INPATIENT BENEFITS			
Hospital Admission Benefit	N/A	N/A	\$2,000 per day x 1 day
Hospital Confinement Benefit	N/A	N/A	\$1,000 per day x 5 days
Surgery Benefit (Maternity Included)	N/A	N/A	\$1,500 per day x 1 day
ICU Benefit	N/A	N/A	\$1,000 per day x 5 days
Anesthesia Benefit	N/A	N/A	\$375 per day x 1 day
ACCIDENT BENEFIT			
Maximum Benefit Amount	up to \$5,000 per year	up to \$5,000 per year	up to \$10,000 per year
Deductible	\$0 Deductible	\$0 Deductible	\$0 Deductible
Benefit % Payable	100% U&C	100% U&C	100% U&C
NON-INSURANCE SERVICES⁽¹⁾			
Virtual Primary Care & Urgent Care (Recurro Telemedicine)	\$0 Consults/1 per day	\$0 Consults/1 per day	\$0 Consults/1 per day
Acute Medication Program (Rx Valet)	Included	Included	Included
Discount Prescription Program (SimpleScripts Rx)	Included	Included	Included
Discount Radiology (Green Imaging)	Included	Included	Included
Behavioral Health (Recurro)	\$0 consult; 3 visits per year	\$0 consult; 3 visits per year	\$0 consult; 3 visits per year
Careington Discount Dental and Vision	Included	Included	Included
MONTHLY RATES			
	BASIC	PLUS	PREMIUM
EMPLOYEE ONLY	\$83.65	\$100.80	\$162.48
EMPLOYEE + SPOUSE	\$136.82	\$173.12	\$316.69
EMPLOYEE + CHILD(REN)	\$129.34	\$156.95	\$245.63
FAMILY	\$185.49	\$232.25	\$402.82

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

⁽¹⁾THE SERVICES DESCRIBED ARE NOT INSURANCE AND ARE NOT PROVIDED BY AN INSURANCE COMPANY.

HOORAY HEALTH OFFERS A VARIETY OF FIXED INDEMNITY, ACCIDENT AND HOSPITAL INDEMNITY POLICIES AS LIMITED BENEFIT PLANS AND THE USE OF THE TERMS "HEALTH COVERAGE", "HEALTHCARE COVERAGE" "HEALTH INSURANCE" OR "HEALTH BENEFITS", OR ANY OTHER DESCRIPTIVE LANGUAGE, ARE NOT INTENDED TO AND DO NOT IMPLY OR CONVEY OTHERWISE.

Limited benefit plans are insurance products with reduced benefits and are not intended to be an alternative to or integrated with comprehensive coverage. Please see plan documents for further details.

The Hooray Health plans listed above are summarized, full terms and conditions of coverage, including effective dates of coverage, benefits, limitations and exclusions, are set forth in the policy.

All Day Limits are per plan year.

*Members \$25 payment only applies to sickness visits performed at a Hooray Health's in-network provider. No balance billing applies to covered services received at Hooray Health's in-network retail clinic and urgent care centers.

**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.

Virtual Primary Care

Telemedicine included in Hooray Health Plan



Top primary care physicians provide personalized care through message-based and video interactions, no matter your location or circumstance. Select a dedicated, board-certified physician who you will see for your annual check-up and any follow-up visits.

Highlights:

- ✔ **Comprehensive** An integrated care team of board certified primary care physicians enables care with a personal touch.
- ✔ **Convenient** Patient receives a lab kit shipped to their doorstep, self-collect their sample, and mail it to the lab, all from the comfort of their home.
- ✔ **Preventive** A proactive approach that includes 1 at-home lab per year, and risk stratification enables early intervention to improve patient experience and outcomes.

Conditions Treated

Allergic Conditions

Diabetes

High Cholesterol

Hypertension

GI Tract Issues

Prediabetes

Respiratory Illness

And More

Virtual Urgent Care

Telemedicine included in Hooray Health Plan

Highlights:

- ✔ **24/7 Acute Care Access** 24/7 access to board-certified doctors for treatment of common medical concerns with ongoing communication with your doctor.
- ✔ **Convenient** Patients can see a board-certified physician wherever they are, whenever they need it.
- ✔ **Personalized** Patients receive treatment plans based on their unique needs and can ask follow-up questions to their doctors after the visit, free of charge.

Conditions Treated

Acne/Rashes

Allergies

Cold / Flu / Cough

Pink Eye

Ear Problems

Fever / Headache

Insect Bites

And More

855-673-2876 | member.recurohealth.com

Virtual Behavioral Health

Included in Hooray Health Plans

While experiencing personal or family distress, the assistance of a professional can ensure emotional health.

The Hooray Health app serves as the first step in obtaining comprehensive behavioral health care from therapy and counseling to psychiatry and medication management.*

HOORAYHEALTH

powered by



Conditions Treated

- ✓ ADHD/ADD
- ✓ Anger Management
- ✓ Anxiety
- ✓ Bipolar Disorder
- ✓ Sleeping Disorder
- ✓ Smoking Addiction
- ✓ Substance Abuse
- ✓ Depression
- ✓ Stress
- ✓ Eating Disorder
- ✓ Grief & Loss
- ✓ PTSD
- ✓ OCD
- ✓ And more

Facts and Figures:

Stress is prevalent in our society and has become a top priority for the U.S. Public Health Services.



Did you know?

Behavioral health visits are available within 48 hours, far more accessible than other options.

Simply call 855-673-2876 to connect to Virtual Behavioral Health!

Product Details

Psychiatry

Psychiatry and behavioral health medication management.

PGx Testing

Pharmacogenetic testing to personalize the right medication and dosage for each patient, based on their genes.

Therapy and Counseling

Therapy and Counseling services from social workers and psychologists.

Integrated Lab Testing

Post-visit lab testing where needed, integrated within the Recuro platform.

Integrated Prescription

Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup.

Health Risk Assessment

Behavioral health-focused risk assessment including depression and anxiety.

Risk Stratification

Analytics to identify those most at risk of behavioral health challenges to proactively engage and treat.

Primary Care Coordination

Primary care and behavioral health can be integrated to provide holistic patient care.

*Behavioral Health Visits limited to 3 per year including Licensed Counseling, Psych, and Psych Follow-Up. Out of pocket costs for additional visits are \$85.00 for Licensed Counseling, \$225.00 for Psych Initial Visit, and \$95.00 for Psych Follow-Up.

Dental & Vision Savings

Provided by Careington and VSP Vision



Careington Discount Dental

Save big on discounted dental care through the Careington Dental Plan, one of the country's largest dental networks. Members save an average of 20% to 60% off the standard fees of dental procedures, such as routine exams, adult and child cleanings and root canals.

Plan Features

- Save 20% to 60% on most dental procedures
- Save up to 20% on orthodontics
- Save up to 20% on specialists' fees where available
- Cosmetic dentistry, including bonding & veneers
- Visit any participating plan dentist; change at any time

Description	Retail Cost ⁽¹⁾	Plan Cost ⁽²⁾	Savings (\$)	Savings %
Adult Cleaning	\$132	\$63	\$69	52%
Four Bitewing X-Rays	\$89	\$42	\$47	53%
Crown	\$1459	\$777	\$682	47%
Extraction	\$253	\$109	\$146	57%



VSP Vision Discount Program

VSP Vision Savings Pass is a discount vision program that offers savings on eye care and eyewear. With the best choices in eyewear, VSP makes it easy to find the perfect frame. Members can choose from great brands like Anne Klein, bebe®, Calvin Klein®, Flexon®, Lacoste™, Nike®, Nine West, and more.⁽³⁾

Members Receive:

- Access to discounts through a trusted, private practice VSP doctor
- One rate of \$50 for eye exams⁽⁴⁾
- Save up to 15% on contact lens exams⁽⁵⁾
- Special pricing on complete pairs of glasses and sunglasses
- Unlimited use on materials throughout the year

Service	Reduced Prices & Savings
WellVision Exam®	<ul style="list-style-type: none"> • \$50 w/purchase of complete pair of prescription glasses. • 20% off without purchase. • Once every calendar year.
Lenses	With purchase of a complete pair of prescription glasses: <ul style="list-style-type: none"> • Single vision: \$40 • Lined bifocals: \$60 • Lined trifocals: \$75 • Polycarbonate for children: \$0
Frames	<ul style="list-style-type: none"> • 25% savings when a complete pair of prescription glasses is purchased.
Contact Lenses	<ul style="list-style-type: none"> • 15% savings on contact lens exam (fitting & evaluation)
Laser Vision Correction	<ul style="list-style-type: none"> • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities

DENTAL AND VISION PROGRAMS ARE NOT INSURANCE AND ARE NOT UNDERWRITTEN BY AN INSURANCE COMPANY.

(1) Retail cost is based on the national average of the 80th percentile usual and customary rates as detailed in the 2018 Fair Health report in the Los Angeles, Orlando, Chicago and New York City metropolitan areas.

(2) These fees represent the average of the assigned Careington Care POS fees in the Los Angeles, Orlando, Chicago, and New York City metropolitan statistical areas. Prices subject to change.

(3) Brands subject to change

(4) This cost is only available with the purchase of a complete pair of prescription glasses; otherwise you'll receive 20% on eye exam only.

(5) Applies only to contact lens exam, not materials, you're responsible for 100% of the contact lens material cost.

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.careington.com/members. A written list of participating providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation,

7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

This plan is not available in Vermont or Washington.

SimpleScripts Rx

Included in Hooray Health Plans

(Powered by Rx Valet)

The Industry's Premier Pharmacy Program

Rest assured, members won't have to worry about the expensive cost of their prescription medications. That's because SimpleScripts Rx has created a powerful system that offers multiple ways to save on prescription medications - all on one website!



Acute Medications

37 Acute Prescriptions at a \$0 Copay

(Acute Formulary found on the next page)

- ✔ Members pay \$0 for medications on the Acute Formulary list and receive deep discounts up to 80% on all other medications.
- ✔ With more than 70,000 participating retail pharmacies across the US, accessing prescription savings is convenient!
- ✔ Members can visit SimpleScriptsRx.com, enter their Hooray Health member ID, click "submit" and follow the instructions to begin saving!

Retail Pharmacy

- ✔ For medications not part of the Acute Medication Program visit SimpleScriptsRx.com, select your preferred retail location for pick-up and receive a savings up to 80% off retail prices.

Simply download the Hooray Health Mobile app or visit SimpleScriptsRx.com to begin saving!

Mail-order

- ✔ A convenient, cost-effective way to save!
- ✔ Over 500 formulations of medications for only \$13.95 for a 90-day supply.
- ✔ Free standard shipping and auto-refill features for every order.

International Option (Name-brands)

- ✔ Save up to 70% on Brand Drugs.
- ✔ Shipped safely and securely.
- ✔ Over 500 name-brand medications are readily available.

Prescription Assistance Program (PAP)

- ✔ For those that need assistance, there is a program that can help get those expensive drugs for as low as \$25.00 per month, depending on the medication.
- ✔ SimpleScripts Rx handles the entire process - paperwork, prescription and ongoing support.

Patient Advocacy

- ✔ SimpleScripts Rx's team of Customer Care Specialists are available to help you find the best option to save you money!

[SimpleScriptsRx.com](https://www.SimpleScriptsRx.com) | 855.798.2538

37 ACUTE MEDICATIONS AT \$0 COST

Brand Dosage Form	Max Retail	Brand Dosage Form	Max Retail
ANTIBIOTICS			
Amoxicillin 250 mg Capsule	30 Capsules	Bactrim DS Tablet - Generic	14 Tablets
Amoxicillin 400 mg/5 ml Suspension	200 mLs	Ciprofloxacin HCL 500 mg Tablet	14 Tablets
Amoxicillin 500 mg Capsule	30 Capsules	Cephalexin 500 mg Capsules	20 Capsules
Amoxicillin 875 mg Tablet	20 Tablets	Metronidazole 500 mg Tablet	21 Tablets
Augmentin 875-125 Tablet - Generic	14 Tablets	Fluconazole 150 mg Tablet	1 Tablet
Azithromycin 500 mg Tablet	6 Tablets	Z-Pack 250 mg Tablet - Generic	6 Tablets
Bacitracin 500 Unit/G Ointment	28 Grams		
BRONCHITIS / ASTHMA			
Medrol Dose Pack - Generic	21 Tablets	Prednisone 5 mg Tablet	30 Tablets
Prednisone 10 mg Tablet	30 Tablets	Prednisone 50 mg Tablet	30 Tablets
Prednisone 20 mg Tablet	30 Tablets		
COUGH			
Guaifenesin/Codeine 118 mLs Liquid	118 mLs	Tessalon Perle 100 mg Capsule - Generic	30 Capsules
Promethazine w/ Codeine 10-6.25 mg/5 mL Syrup	200 mLs	Tessalon Perle 200 mg Capsule - Generic	15 Capsules
EAR INFECTION			
Amoxicillin 250 mg Capsule	30 Capsules	Augmentin 875-125 Tablet - Generic	14 Tablets
Amoxicillin 400 mg/5 ml Suspension	200 mLs	Bactrim DS Tablet - Generic	14 Tablets
Amoxicillin 500 mg Capsule	30 Capsules	Cephalexin 500 mg Capsules	20 Capsules
Amoxicillin 875 mg Tablet	20 Tablets		
EYE INFECTION / PINK EYE			
Ocuflox Ophthalmic Solution 0.3% - Generic	5 ml	Polytrim Ophthalmic Solution - Generic	10 ml
FEVER			
Ibuprofen 400 mg Tablet	20 Tablets	Ibuprofen 800 mg Tablet	20 Tablets
Ibuprofen 600 mg Tablet	20 Tablets		
NAUSEA / VOMITING			
Meclizine 12.5 mg Tablet	20 Tablets	Promethazine 25 mg Tablet	12 Tablets
Meclizine 25 mg Tablet	20 Tablets		
PAIN MANAGEMENT			
Ibuprofen 400 mg Tablet	20 Tablets	Naproxen 250 mg Tablet	30 Tablets
Ibuprofen 600 mg Tablet	20 Tablets	Naproxen 375 mg Tablet	20 Tablets
Ibuprofen 800 mg Tablet	20 Tablets	Naproxen 500 mg Tablet	20 Tablets
Lortab 10-750 mg Tablet - Generic	12 Tablets		
POISON IVY			
Cyproheptadine 4 mg Tablet	21 Tablets	Triamcinolone 0.025% Ointment	15 Grams
Hydrocortisone 1% Cream	28 Grams		
RASH			
Cyproheptadine 4 mg Tablet	21 Tablets	Hydrocortisone 1% Cream	28 Grams
SORE THROAT / STREP			
Amoxicillin 250 mg Capsule	30 Capsules	Augmentin 875-125 Tablet - Generic	14 Tablets
Amoxicillin 400 mg/5 ml Suspension	200 mLs	Azithromycin 500 mg Tablet	6 Tablets
Amoxicillin 500 mg Capsule	30 Capsules	Cephalexin 500 mg Capsules	20 Capsules
Amoxicillin 875 mg Tablet	20 Tablets	Z-Pack 250 mg Tablet - Generic	6 Tablets
UTI			
Bactrim DS Tablet - Generic	14 Tablets	Ciprofloxacin HCL 500 mg Tablet	14 Tablets
WOMEN'S HEALTH			
Metronidazole 500 mg Tablet	21 Tablets	Fluconazole 150 mg Tablet	1 Tablet

For plan details, please call (855) 798-2538 or chat @ SimpleScriptsRx.com.

Discount Radiology

Included in Hooray Health Plan

HOORAYHEALTH



SAVE UP TO 70% ON YOUR X-RAY, MRI, CT, ULTRASOUND, MAMMOGRAM

or other medical imaging procedure.*

When you need diagnostic imaging for your medical needs, trust **Green Imaging** to provide you with high-quality facilities, great service, and transparent & affordable rates.

No surprise bills. One flat rate from Green Imaging will include both the exam fee and the radiologist fee, with no additional cost to you. **Call Green Imaging to save today!**

Cardiac diagnostic imaging services:

- ✓ CT Coronary Angiography (CTCA)
- ✓ Coronary Artery Calcium Scoring
- ✓ Cardiac MRI



CALL 844-968-4647 AND BOOK YOUR APPOINTMENT