



THE COMPLETE
Benefits Solution
for your workforce needs



Presents

A Suite of Affordable Health Care Solutions

Basic Plan / Plus Plan / Advantage Plan / Premier Plan



Apex Management Group Suite of Healthcare Solutions provide simple to understand and affordable options

We all know that Health Care has become Unaffordable, Complicated and Limited in Options

As your Healthcare Solutions Partner

- We simplify what has become so complex
- Help brokers and their clients meet ACA regulations
- Choice of Affordable Healthcare Options
- Four (4) Year “Rate Lock”
- Rate stability in a very unstable market

ACA Compliance

Plans exceed the requirements of the Affordable Care Act satisfying Employer Penalty A and Individual Mandate Penalty

Four (4) Year “Rate Lock”

Increase in plan years 2 through 4 cannot exceed 3% on an accumulative basis over 4-year period



Apex Management Group
Suite of Healthcare Solutions provide...

AFFORDABLE HEALTH CARE SOLUTIONS

- No Pre-Existing Conditions
- No Deductible to Meet
- Great Rates
- 4-Year Rate Lock
- Easy Enrollment Platform
- ACA Compliant

COMPREHENSIVE BENEFIT PLANS

ADVANTAGE PLAN

Preventative Care Plan

- Preventative Care
- Primary Care Visits
- Specialists Care
- Urgent Care
- Laboratory Services
- Imaging or X-Ray Services
- *Prescription Drugs

**\$1 Copay
for low cost
Generics*

PREMIER PLAN

**Adds a hospital Component for Inpatient, Outpatient,
Emergency Room and Ambulance Services**

50/50 Benefit to \$5,000 / Max payout \$2,500



Our Valued Partners



Third Party Administrative Services

HMA's **mission** is simple – we're looking to continue our work as an industry leader in the TPA market through technology and information-based managed health care. With world-class products and services, we work each day to see our mission through.

HMA's **vision** is to be one of the premier health care organizations in the nation by offering innovative results-driven products and services to our clients



What is the network?

Multiplan/PHCS has 900,000 plus healthcare Providers under contract, an estimated 68 million consumers accessing our network products and 40 million claims reduced through our network and non-network solutions each year. Multiplan/PHCS has more experience and resources that healthcare payers in commercial healthcare, government, worker's comp and auto market needs, to face today's unprecedented cost and competitive pressures



The Prescription Drug Benefits

At Citizens Rx, our mission is to provide comprehensive pharmacy benefit management services that may be individually selected to suit specific client needs. Our ultimate goal is to bring you, the client, the greatest value for your drug spend.



Health Wallet

HealthWallet was built with this problem in mind. We deploy a suite of best-in-class digital healthcare technology features to bring convenience and transparency to the already complex and confusing healthcare system. We put our members in control of their health costs. Through on-demand access to providers and the ability to understand the cost for prescriptions and medical procedures before they get them. We achieve all of this through one extremely user-friendly and cost-effective mobile app experience.



Understanding Health Care Utilization by Frequency

What it is not: Expensive BIG TICKET items

- Hospital Stays
- Chronic Diseases or
- Specialty Drugs






What it is: Everyday Health Care Needs

- Preventive Care
- Primary Care Office Visits
- Specialists Office Visits
- Urgent Care Visits
- Laboratory Services
- Imaging or X-ray Services
- Prescription Drugs

By frequency, the above services account for
90+% of health care services provided!

Apex Management Group's Suite of Health Care Solutions addresses
those everyday health care needs

Apex Management Group Suite of Healthcare Solutions

	Basic Plan	Plus Plan	Advantage Plan	Premier Plan
PPO Network Services: PHCS				
Note: when conducting provider search it is very important to utilize the right PHCS logo				
Preventive Benefits – Covers all mandated Preventive benefits required by PPACA Note: This list will be updated from time to time and a current list of covered preventive services is available by visiting: www.Healthcare.gov/center/regulations/prevention.html				
Medical Benefits - Must utilize PHCS participating provider or facility				
21 Preventive Services for Adults	100% Coverage for Affordable Care Act Mandated Preventive Care Services			
28 Preventive Services for Women				
31 Preventive Services for Children				
Telemedicine – Health Wallet	\$0 Copay, unlimited use for all family members			
Primary Care Office Visit	\$0 Copay, Max 1 visit	\$0 Copay, Max 2 visit	\$20 Copay (Max 3 visits per calendar year)	\$20 Copay (Max 3 visits per calendar year)
Specialists Office Visit	Not Covered	Not Covered	\$50 Copay (Max 3 visits per calendar year)	\$50 Copay (Max 3 visits per calendar year)
Urgent Care	Not Covered	Not Covered	\$50 Copay (Max 3 visits per calendar year)	\$50 Copay (Max 3 visits per calendar year)
Diagnostic X-Ray, Lab	Not Covered	Not Covered	\$50 Copay by DOS (Max 5 services per calendar year)	\$50 Copay by DOS (Max 5 services per calendar year)
CT Scan or MRI	Not Covered	Not Covered	\$200 Copay (Max 1 CT Scan or MRI per Calendar Year)	\$200 Copay (Max 1 CT Scan or MRI per calendar Year)
Hospital, Surgical, Ambulance, Emergency Room	Not Covered	Not Covered	Not Covered	*\$0 Deductible 50% Coinsurance to \$5,000, Maximum benefit \$2,500. See below for exclusions
*3 D MRIs or Contrast Services for MRIs and CT Scans are not covered, pre-authorization required prior to scans.				
**Hospitalization services must be obtained at an authorized PHCS Facility. Pre-authorization required prior to admission for all inpatient, outpatient and surgical procedures.				
***Exclusions for Hospital Benefit: Radiation Oncology and Chemotherapy				

Apex Management Group Suite of Healthcare Solutions



Basic Plan

Plus Plan

Advantage Plan

Premier Plan

Prescription Drug Benefits - CitizensRx®

Tier 1 – Low Cost Generics	CitizensRx provides a discount prescription drug plan for the Basic Plan. Discount varies based on Pharmacy and Region from 40 to 70% off retail level on all FDA Approved Medications	CitizensRx provides a discount prescription drug plan for the Plus Plan. Discount varies based on Pharmacy and Region from 40 to 70% off retail level on all FDA Approved Medications	\$1 Copay	\$1 Copay
Tier 2 - Generics			10% Coinsurance	10% Coinsurance
Tier 3- Preferred Brand			20% Coinsurance	20% Coinsurance
Tier 4 – Non-Preferred Brand			40% Coinsurance	40% Coinsurance
Tier 5 – Generic & Preferred Specialty			10% Coinsurance (Plan pays 90% up to a maximum of \$150 per Rx)	10% Coinsurance (Plan pays 90% up to a maximum of \$150 per Rx)
Tier 6 – Non-Preferred Specialty			20% Coinsurance (Plan pays 80% up to a maximum of \$250 per Rx)	20% Coinsurance (Plan pays 80% up to a maximum of \$250 per Rx)
Patient Assist Program (PAP) Note: Only available with Advantage and Premier Plans	Citizens Rx takes a hands-on, comprehensive approach to help members who need Patient Assistance Programs (PAP). We work with several national charitable organizations and foundations to access co-payment assistance and enroll members in PAP and copay card programs. Once members are approved for co-payment funds, our affiliate specialty pharmacy dispenses and coordinates shipment of the needed medication to the member at no additional charge.			

Contribution Schedule (Rates)

Four Year Rate Lock: Increase in years 2 through 4 cannot exceed 3% on an accumulative basis

EE Only	\$74.90	\$88.75	\$143.00	\$224.50
EE Plus Child(ren)	\$96.30	\$130.50	\$216.40	\$374.90
EE Plus Spouse	\$96.30	\$142.00	\$233.50	\$374.90
EE Plus Family	\$96.30	\$189.25	\$313.75	\$443.00

Disclaimer: Apex Management Group Suite of Healthcare Solutions are not insurance products, but self-funded plans

Please see Plan Document and SPD for full details



HEALTH WALLET AND TELEMEDICINE

HOW TO USE HEALTH WALLET AND TELEMEDICINE

- Go to the Apple App Store or Google Play Store.
- Type in "The Health Wallet".
- Download "The Health Wallet" App.
- Open "The Health Wallet" App.
- To login, enter your SSN or Member ID, along with your birthday.
- Once logged in, you have four options: My Plan Info, Telehealth, Rx Market and Medical Market.
- Click on "My Plan Info" to access your medical, dental, vision ID cards and other lines of coverage information.
- To connect to MDLIVE for Telemedicine, click on "Telehealth" and it will automatically dial MDLIVE so you can request a consult.
- If it is your first time requesting a consult, you must register yourself first by providing personal information to MDLIVE.
- A licensed physician will call you back within 16 minutes on average.
- If you don't have a smartphone, you can call directly at **+1 888-995-2759**.





Need a doctor? No long wait. No big bill. Always open.

With MDLIVE, you can visit a doctor 24/7 from your home, office or on-the-go.



Welcome to MDLIVE! Your anytime, anywhere doctor's office.

Avoid waiting rooms and the inconvenience of going to the doctor's office. Visit a doctor by phone, secure video, or MDLIVE App. Pediatricians are available 24/7, and family members are also eligible.



U.S. board-certified doctors with an average of 15 years of experience.



Consultations are convenient, private and secure



Prescriptions can be sent to your nearest pharmacy, if medically necessary.

Your COPAY is Just

Per Visit



We treat over 50 routine medical conditions including:

- ⊕ Acne
- ⊕ Allergies
- ⊕ Cold / Flu
- ⊕ Constipation
- ⊕ Cough
- ⊕ Diarrhea
- ⊕ Ear Problems
- ⊕ Fever
- ⊕ Headache
- ⊕ Insect Bites
- ⊕ Nausea /Vomiting
- ⊕ Pink Eye
- ⊕ Rash
- ⊕ Respiratory Problems
- ⊕ Sore Throats
- ⊕ Urinary Problems / UTI
- ⊕ Vaginitis
- ⊕ And More



Download the app.
Join for free. Visit a doctor.

MDLIVE.com/HealthWallet
888-995-2759

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Why Apex management Group's Suite of Affordable Health Care Solutions

- Deliver comprehensive, affordable health care solutions
- Guaranteed Issue product
- Minimum Issue, 3 Participants
- Great access to care, no deductible to meet
- Rate Stability: Four (4) Year “Rate Lock”
- Benefits that address the bulk of day-to-day health care needs

Value-Added TPA services from HMA

- Employer Reporting – 1095/1095
- 1095 B generation
- COBRA services included
- Employer Portal
- Employee Portal
- Telemedicine: MeMD - \$0 Copay and unlimited use per family member



We look forward to the opportunity to be of service

For additional information
Please contact:

Agent: _____

Agency: _____

Street Address: _____

City, State, Zip Code: _____

Phone: _____

Cell: _____

Email: _____