

# Healthcare a Better Way

When it comes to affordable quality healthcare choices, we put our members first. We deliver the right care at the right time for the best price for our members.

## Direct Primary Care

Direct Primary Care (DPC) is an innovative solution delivering high-quality healthcare with a simple and affordable membership contribution. The defining element of a DPC is an enduring and trusting relationship between a member and their primary care provider. Members and their families unlimited access to personalized quality primary care at an affordable price.



## Better Health Outcomes

Members achieve superior health outcomes with Direct Primary Care's innovative service delivery. Members have extraordinary access to their physician in person, virtually, by email, or by text, empowers an authentic therapeutic relationship, and delivers comprehensive patient care.

## Lower Costs

Affordable, transparent costs based on a periodic overall flat rate (i.e. membership or subscription). Members pay for their care direct to the physician thru this program. No third parties or Fee for Service billing ("FFS") to inflate costs.

## Enhanced Member Experience

Members receive unrestricted access to their healthcare provider, report little to no wait time, and longer appointments (in person, virtually, or phone), creating a real therapeutic relationship between member and provider.

## Emergency, Specialist, & Hospitalization Cost Protection

Align Health Members are protected from medical expenses resulting from emergencies, specialists, surgeries, and hospitalizations.

## Member Benefits

### Easy to Use Member Portal

- Single sign-on user experience
- Online enrollment
- Secure payment
- Customer service
- Benefit summaries

### Direct Primary Care

- Free annual exams
- Unlimited access to personal Primary Care Doctor onsite, virtual, text, or email
- No copays, deductibles, or hidden costs or fees
- Discounts on specialists, prescriptions, labs, and imaging
- Universal acceptance regardless of preexisting conditions
- In-person consult for specialist referrals, diagnostics, or labs
- Member first approach to healthcare and health promotion
- HIPAA/PHI compliant technology that brings personal care to you when you need it
- Live video chat with photo upload for clarity and peace of mind
- Personalized digital history minimizes paperwork allowing for more time with provider
- Enroll anytime without open enrollment or waiting period

### Pharmacy

- RX benefit program
  - \$10 copay on generic
  - \$30 copay on formulary program drugs
  - \$250 - individual / \$500 - family annual deductible
  - \$250 monthly maximum benefit

### Laboratory Services

- National discount program
- Up to 75% savings on participating labs

### Mental Wellness

- Licensed Professionals (Online or In-Person)
  - Coaches
  - Counselors
- Work/Life Services
  - Legal Referrals
  - Financial Coaching
  - Family Care Referrals
- Self-Care Resources
  - Articles, Tip Sheets, & Videos
  - Self-Paced Training

- *Direct & Direct Plus Programs members in CA, NJ, VT, DC, and RI may add our Basic Minimum Essential Coverage (MEC) option to satisfy the ACA Individual Mandate*
- *This program is not insurance and does not meet the minimum creditable coverage requirements under the Affordable Care Act*
- *This program is not available in MA*

## Member Benefits

### Emergency, Surgery, & Hospitalization Cost Protection<sup>1</sup>

- No co-pay, deductible, coinsurance, or max out of pocket
- No network restrictions
- No annual caps
- Attentive to medical cost needs
- Simple responsible cost per medical event options
- No open enrollment
- Everyone accepted
- Medical management
- Fair price negotiation
- Well care options
- Specialist and facility acceptance worldwide

<sup>1</sup> Pre-existing Condition Benefit Limitations

- Any illness or accident for which a person has been diagnosed, received medical treatment, been examined, taken medication, or had symptoms for 24 months prior to the effective date is considered a pre-existing condition.
- Pre-existing conditions limitations:
  - 1st Year of Membership - Waiting period for all pre-existing conditions
  - 2nd Year of Membership - Up to \$25,000 of sharing for pre-existing conditions
  - 3rd Year of Membership - Up to \$50,000 of sharing for pre-existing conditions
  - 4th Year of Membership and Beyond - Up to \$125,000 of sharing for pre-existing conditions

## Medical Cost Comparison - Direct Plus+ vs Traditional Insurance



25 year old female involved in skiing accident with a compound broken femur fracture, spine and head injuries after hitting a tree at high speed requiring emergency air lift, ER, MRI, surgery, ICU and rehabilitation.

**When compared with Traditional Insurance, an Align Health member saves: \$6,500**

Align Direct Program	
	\$1,000 IUA
	\$0 copay
	\$0 coinsurance
<b>Total Cost</b>	<b>\$1,000</b>

**VS**

Insurance-\$2500 80/20 PPO	
	\$2,500 deductible
	\$30 copay
	\$4,970 coinsurance (20%)
<b>Total Cost</b>	<b>\$7,500</b>

\*\$1,000 max per event x 3 per year

\*Max Out of Pocket after deductible = \$5,000

## IUA?

An IUA, or Initial Unshareable Amount, is the amount a member is responsible to pay before the community shares in medical expenses. There are three IUA levels to choose from during enrollment: \$1,000, \$2,500 and \$5,000.

**Direct Member Pricing**

Initial Unshareable Amount per Medical Event x3 per year	\$1000 IUA		\$2500 IUA		\$5000 IUA	
	Under 50	Over 50	Under 50	Over 50	Under 50	Over 50
<b>Member Only</b>	<b>\$399.00</b>	<b>\$445.00</b>	<b>\$345.00</b>	<b>\$399.00</b>	<b>\$329.00</b>	<b>\$382.00</b>
<b>Member + Spouse</b>	<b>\$665.00</b>	<b>\$720.00</b>	<b>\$580.00</b>	<b>\$649.00</b>	<b>\$529.00</b>	<b>\$595.00</b>
<b>Member + Child(ren)</b>	<b>\$655.00</b>	<b>\$699.00</b>	<b>\$552.00</b>	<b>\$615.00</b>	<b>\$535.00</b>	<b>\$598.00</b>
<b>Member + Family</b>	<b>\$965.00</b>	<b>\$1020.00</b>	<b>\$836.00</b>	<b>\$890.00</b>	<b>\$785.00</b>	<b>\$819.00</b>

\*\*Smoker add \$60

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**JOIN TODAY!**

Email: [info@alignhealthpartners.com](mailto:info@alignhealthpartners.com)

Phone: 888.775.7838

[www.aligndpc.com](http://www.aligndpc.com)



**BASIC MINIMUM ESSENTIAL COVERAGE ADD ON OPTION FOR THE DIRECT & DIRECT PLUS+ PROGRAM SUMMARY**

Health plan with preventative services, discount prescription service, Teladoc membership, and more. No limit to pre-existing conditions. The Basic Minimal Essential Coverage (MEC) option requires a minimum enrolling group of 2 participants



**Member Benefits**

**PREVENTATIVE CARE**

Preventative Services as outlined by the Affordable Care Act (ACA) and shown on [healthcare.gov](http://healthcare.gov). No copays, deductibles or other out of pocket costs.

**NETWORK**

Plan provides access to the PHCS/Multiplan national PPO network of doctors. You can search for a provider at [www.multiplan.com](http://www.multiplan.com) or call 800-922-4362.

**TELEMEDICINE**

Plan includes membership to Teladoc, the leading telemedicine provider in the USA. With Teladoc you have access to a licensed physician 24/7 with a \$0 copay and unlimited consultations.

**Member Pricing**

Member	Member + Spouse	Member + Child(ren)	Member + Family
\$70.00	\$107.50	\$107.50	\$128.75

\*The Basic Minimum Essential Coverage option requires a minimum enrolling group of 2 participants  
 \*\*Pricing reflects additional cost for adding the Basic Minimal Essential Coverage to the Direct & Direct Plus+ Programs  
 \*\*\*Prices are current as of 10/2021 and are subject to change