

MINIMUM ESSENTIAL (MEC) COVERAGE

Helping Employers be ACA Compliant
and avoid High Dollar Penalties.
Offering Low-Cost Solutions with
High Quality Benefits.



Contents

Introducing A New Standard for Care?	1
Kerux125 MEC VS The Competition	2
Plans, Coverages & Rates(BASE, FLEX & PLUS)	3-7
Galileo Digital Medical Practice – Virtual PCP/Specialist Care	8
Galileo Behavioral Health Care	9
Upswing Health – Virtual Orthopedic Care	10
Kindly Human - New Benefits	11
New Benefits – EAP, Dental, Vision, Alternative Medicin	12-15
ChoiceScripts – Pharmacy Benefits Reimagined	16
Preventative Services Covered Under The Affordable Care Act (ACA) ...	17
Fair Market Pricing	18
Contact Us	19



Introducing a new standard for care.

Imagine a MEC Plan with a multispecialty medical practice so convenient, trusted, and comprehensive that your employees actually want to engage in their health.



Kerux125 MEC Plan was created out of necessity during times of increasing healthcare costs, the demand to help employers remain compliant under The Affordable Care Act (ACA), and to enhance quality of care, reduce costs, and improve outcomes by bringing great doctors closer to the people who need them.

At Kerux125, we are committed to helping our clients protect their most valuable asset, their employees. Our integrated risk management philosophy helps control current cost, while shaping future cost. Through the integration of our claim's platform, Galileo, UpSwing Health and our population health management partners, we have built a go-to plan for just about any condition or concern, accessible to the vast majority of health care consumers.

Kerux125 leverages technology powered by Galileo's state-of-the-art platform ensuring the most accurate patient records and enabling seamless communication between patients and doctors. Kerux125 drives simplicity and transparency, putting members in control of their healthcare experience.

Kerux125 only partners with the best in class to provide a plan made for today's workforce, treating a broad range of conditions, across populations and geographies, built to engage today's most diverse and distributed workforces scattered across the country.



You Get MORE With Kerux125 MEC!



Kerux125 MEC VS The Competition

Competition#1

Primary Care
Pharmacy Benefits
Laboratory
Radiology
ED/UC
Limited Inpatient
Limited Outpatient
PT/OT
Ground Ambulance
Mental Health

Competition#2

Primary Care
Limited Specialty
Pharmacy Benefits
Laboratory
Radiology
ED/UC
Limited Inpatient
Limited Outpatient
Anesthesia
PT/OT
Ground Ambulance
Mental Health

Kerux125 MEC

Virtual Primary Care
Multiple Specialty
Alternative Medicine
Chiro & Massage
Allergy Treatment
Limited Specialty
Pharmacy Benefits
Laboratory
Radiology
ED/UC
Limited Inpatient
Outpatient
Anesthesia
PT/OT
Ground Ambulance
Mental Health
Psychotherapy
...and more

**Wide ranging coverage in
one plan eliminates the guesswork.**

Kerux125 MEC covers a broad spectrum of conditions across the three benefit categories.
Employees receive coverage across all three categories.



Kerux125 Minimum Essential Coverage (MEC) BASE Plan Coverages

Please Note: Plan designs are subject to change to maintain ACA Compliance

MEC Plan	Kerux125 BASE
Medical Coverages	Fair Market Pricing*
Digital Medical Practice - Full-Time Board-Certified Clinicians (PCPs & Specialists) - Primary Care, Specialist, Pediatrics, Behavioral Health, Chronic Care & Care Navigation Services.	Included, \$0 Copay, Unlimited Visits
Virtual Orthopedic Care - Symptom assessment, Coaches for Care Management & Navigation. Unlimited access to Orthopedic Specialist	Included, \$0 Copay, Unlimited Visits
Primary Care Visit	\$0 copay Virtual Visit
Primary Care Office Visit	\$30 copay then 100% up to \$200per visit. Max 3 visits (6 per family) per plan year.
Specialist Visit - Digital Medical Practice & Virtual Orthopedic Care	\$0 copay Virtual Visit
Urgent Care Visit - Digital Medical Practice & Virtual Orthopedic Care	\$0 copay Virtual Visit
Pediatric Urgent Care	\$0 copay Virtual Visit
Acute Care (Cold, Cough, Flu, UTI)	\$0 copay Virtual Visit
Chronic Longitudinal Care (Diabetes, Hypertension etc.)	\$0 copay Virtual Visit
Complex Care: HIV, Hepatitis C, Parkinson's, Alzheimer's etc.	\$0 copay Virtual Visit
Cancer Screening: Gap Identification, Referral & Follow UP	\$0 copay Virtual Visit
Preventative & Wellness - In Providers/PCPs Office	Covered at 100%. One Annual Wellness Visit based on Preventative Services Guidelines
Annual Wellness Visit (30Minutes)	\$0 copay Virtual Visit
Embedded Second Opinions	\$0 copay Virtual Visit
Behavioral Health (Screening, Medication, Therapy & Coaching)	\$0 copay Virtual Visit, 7 Visits Annual Max
Kindly Health - by New Benefits	ACA Preventatives + Rx Discount Card

Prescription Coverages	ChoiceScripts Rx
ChoiceScripts Rx	ACA Preventatives + Rx Discount Card

*Fair Market Pricing. These plans do not utilize a PPO network. All medical service providers are reimbursed per the terms of the Plan Document, up to Maximum Allowable Amount. The Assignment of Benefits is accepted as consideration in full. Provider's acceptance of AOB constitutes waiver of providers right to balance bill the patient for amounts other than copays.



Kerux125 Minimum Essential Coverage (MEC) BASE Plan Rates*

Please Note: Plan designs are subject to change to maintain ACA Compliance

Refer to Summary of Benefits for Coverages Included in Fees Below

MEC Plan Rates*	Kerux125 BASE
Enrollments	Employee Only
Administration	Included
Commission	Included
Digital Medical Practice - Primary & Specialist Virtual Care	Included
Orthopedic Virtual Care	Included
Behavioral Health	Included
Kindly Human	Included
Aggregate Stop-Loss Premium**	Not Applicable
Claims Fund***	Included
Total	\$59.50

Minimum Essential Coverage (MEC) BASE Plan Coverages

Please Note: Plan designs are subject to change to maintain ACA Compliance

MEC Medical & Prescription Benefits Not Included in the BASE MEC Plan

Emergency Room, Allergy Treatments, Lab/X-Rays/MRI/PET/CT Scans, Hospital, Surgery, Ambulatory Surgery Center, Anesthesia, Ambulance, Therapy of any kind PT/OT/Speech..., Mental Health Inpatient/Outpatient. But not limited to the preceding.

**** Aggregate Stop-Loss Premium - BASE Plan does not have stop-loss coverage.**

*****Claims Fund - Not Included in BASE Plan. Note that any claims incurred outside of the Galileo, Upswing or Kindly Human benefits are not included in these fees. The claims must be funded by either the employer or the member.**

*Fair Market Pricing. These plans do not utilize a PPO network. All medical service providers are reimbursed per the terms of the Plan Document, up to Maximum Allowable Amount. The Assignment of Benefits is accepted as consideration in full. Provider's acceptance of AOB constitutes waiver of providers right to balance bill the patient for amounts other than copays.



Kerux125 Minimum Essential Coverage (MEC) BASE Plan Coverages

****Please Note: Plan designs are subject to change to maintain ACA Compliance****

MEC Plan	Kerux125 BASE
Medical Coverages	Fair Market Pricing*
Digital Medical Practice - Full-Time Board-Certified Clinicians (PCPs & Specialists) - Primary Care, Specialist, Pediatrics, Behavioral Health, Chronic Care & Care Navigation Services. <i>Mandatory enrollment in Galileo, in order for any other benefits under MEC Plan to be covered.</i>	Included, \$0 Copay, Unlimited Visits
Virtual Orthopedic Care - Symptom assessment, Coaches for Care Management & Navigation. Unlimited access to Orthopedic Specialist	Included, \$0 Copay, Unlimited Visits
Primary Care Office Visit	\$30 copay then 100% up to \$200per visit. Max 3 visits (6 per family) per plan year.
Specialist Visit - Digital Medical Practice & Virtual Orthopedic Care	\$50 Copay, then covered 100% up to \$300 per visit. Max 3 visits (6 per household) per plan year
Urgent Care Visit	\$75 Copay, then covered 100% up to \$500 per visit. Limited to 2 per household per year
Emergency Room Visit - Emergencies Only	Not Covered
Preventative & Wellness	Covered at 100%
Allergy Treatments - Testing & Injections	Not Covered
Outpatient Lab - Non Hospital Only	\$50 Copay, then covered 100% up to \$250 per year
Outpatient Radiology (X-Rays) - Non Hospital Only	\$50 Copay, then covered 100% up to \$500 per year
Outpatient Imaging CT Scan/MRI/PET) - Non Hospital Only	\$100 Copay, then covered 100% up to \$500per year
Hospital Outpatient Surgery	\$500 Copay, then covered 100% up to \$750 per year
Physician & Surgeon Care (Hospital Outpatient Surgery)	\$150 Copay, then covered 100% up to \$500 per year
Ambulatory Surgical Center Outpatient Surgery	\$250 Copay, then covered 100% up to \$750 per year
Inpatient Medical Facility (Room & Care)	\$0 Copay, limit of \$150 per day, 20 days per year
Anesthesia Professional Services	\$150 Copay, then covered 100% up to \$250 per year
Ambulance - Ground Transportation Only	Not Covered
Outpatient Physical Therapy	Not Covered

*Fair Market Pricing. These plans do not utilize a PPO network. All medical service providers are reimbursed per the terms of the Plan Document, up to Maximum Allowable Amount. The Assignment of Benefits is accepted as consideration in full. Provider's acceptance of AOB constitutes waiver of providers right to balance bill the patient for amounts other than copays.



Kerux125 Minimum Essential Coverage (MEC) BASE Plan Coverages

Please Note: Plan designs are subject to change to maintain ACA Compliance

MEC Plan	Kerux125 BASE
Medical Coverages	Fair Market Pricing*
Behavioral Health (Screening, Medications, Therapy & Coaching) - Galileo Digital Medical Practice	\$0 copay Virtual Visit 7 Visits Annual Max
Mental/Behavioral Health & Substance Abuse Services- Inpatient Psychiatric/Psychologist	Not Covered
Prescription Coverages	ChoiceScripts Rx
ChoiceScripts Rx	\$30 Generic Copay if Rx is less than \$250, otherwise 100% member responsibility
ACA Out-of-Pocket Maximum	Annual
Out-of-Pocket Maximum	\$8,550/\$17,100
Additional Benefits Included - New Benefits	
Kindly Human's mental well-being platform provides 24/7 support to help members navigate life stressors many people experience, such as relationships, finances, health, and work.	Included
Telephonic EAP* - Professional counseling and work/life support so employees can maintain focus on work. A simple phone call helps when employees are dealing with depression, family conflicts, substance abuse, debt, or worrying over finding services for elderly parents.	Included
Dental Access through Aetna* - 15-50% savings at over 262,000 available dental practice locations nationwide. Members just present their Aetna Dental Access I.D. Card and pay the discounted price at the time of service.	\$50 Copay, then covered 100% up to \$500 per year
Vision* - See better savings at over 200,000 vision providers nationwide, including chains and local retailers. Members save 10%-60% on glasses, contacts, laser surgery, exams, and even designer eyewear.	\$100 Copay, then covered 100% up to \$500 per year
Alternative Medicine* - Members save 10%-30% on health and wellness needs with over 35 specialties and 35,000 practitioners nationwide. Alternative Medicine is a great option for employees looking to reduce stress, relieve migraines or quit smoking.	\$500 Copay, then covered 100% up to \$750 per year

*Fair Market Pricing. These plans do not utilize a PPO network. All medical service providers are reimbursed per the terms of the Plan Document, up to Maximum Allowable Amount. The Assignment of Benefits is accepted as consideration in full. Provider's acceptance of AOB constitutes waiver of providers right to balance bill the patient for amounts other than copays.



Kerux125 Minimum Essential Coverage (MEC) BASE Plan Rates*

Please Note: Plan designs are subject to change to maintain ACA Compliance

Refer to Summary of Benefits for Coverages Included in Fees Below

MEC Plan Rates*	Kerux125 FLEX			
Enrollments	Employee Only	Employee + Spouse	Employee + Child	Employee + Family
Administration	Included	Included	Included	Included
Commission	Included	Included	Included	Included
Digital Medical Practice - Primary & Specialist Virtual Care	Included	Included	Included	Included
Orthopedic Virtual Care	Included	Included	Included	Included
Behavioral Health	Included	Included	Included	Included
Kindly Human * Buy UP Benefits Listed	Included	Included	Included	Included
Aggregate Stop-Loss Premium**	Included	Included	Included	Included
Claims Fund***	Included	Included	Included	Included
Total	\$166.56	\$375.54	\$306.60	\$535.80

MEC Plan Rates*	Kerux125 PLUS			
Enrollments	Employee Only	Employee + Spouse	Employee + Child	Employee + Family
Administration	Included	Included	Included	Included
Commission	Included	Included	Included	Included
Digital Medical Practice - Primary & Specialist Virtual Care	Included	Included	Included	Included
Orthopedic Virtual Care	Included	Included	Included	Included
Behavioral Health	Included	Included	Included	Included
Kindly Human * Buy UP Benefits Listed	Included	Included	Included	Included
Aggregate Stop-Loss Premium**	Included	Included	Included	Included
Claims Fund***	Included	Included	Included	Included
Total	\$218.55	\$480.34	\$394.79	\$681.03

*MEC Rates are for groups who are applying for the MEC plan for the first time. If your group previously had MEC coverage through another carrier, we require claims experience and/or individual health applications. For renewal rating purposes, the insurance company will not consider any non-ongoing, individual claim in excess of the internal pooling point as part of the group's aggregate experience. MEC renewal rates will be underwritten by reviewing both the group's current and historical claims experience (if applicable) as well as carrier's MEC underwriting tool. No fees are to be added to the pre-set rates. Any applicable fees must be represented as a separate line item to the group. There are no exceptions to this process.

**For AK, AR, CA, CO, CT, LA, NC, NV, NY, PA, TN, and UT - Specific minimum participation and/or aggregate attachment point requirements apply and will need to be underwritten by the Carrier.

***In WA & VT - New Benefits EAP, Dental, Vision & Alternative Medicine is not available.

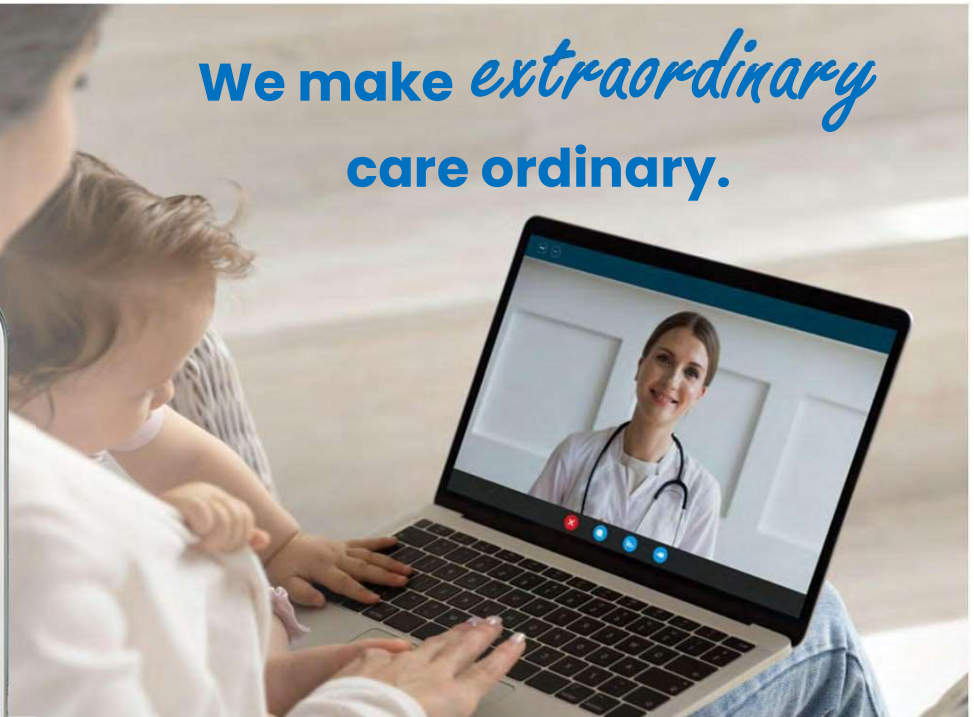
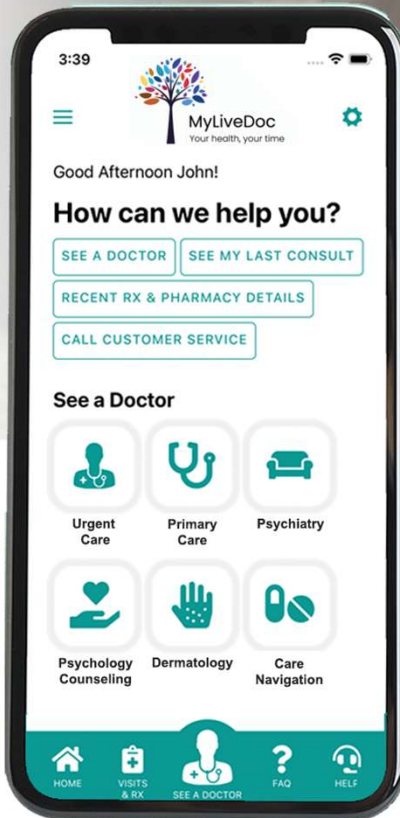
**** BASE Plan does not have stop-loss coverage (Premium or Claims Fund) included in it. Note that any claims incurred outside of the Galileo, Upswing or Kindly Human benefits are not included in these fees. The claims must be funded by either the employer or the member.



Virtual Direct Primary Care (VDPC)



We make *extraordinary*
care ordinary.



One partner, **one** platform
for your employees' health and
medical needs.

Complete Virtual Solution

- ✓ Virtual Urgent Care
- ✓ Chronic Disease Management
- ✓ Virtual Dental Support
- ✓ Virtual Mental Health
- ✓ Health Education Center
- ✓ Health and Wellness Support
- ✓ Patient Advocacy

Fast and Friction Free

- ✓ No Triage
- ✓ No Intake Forms
- ✓ No Waiting Rooms
- ✓ Immediate Response

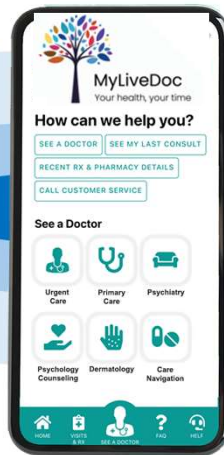
Simple messaging and one-tap
calling to full-time medical providers.



A Complete Employee Solution

- ✓ Virtual Urgent Care
- ✓ Chronic Disease Management
- ✓ Mental Health Services
- ✓ Prescriptions
- ✓ Virtual Dental Support
- ✓ Weight Management

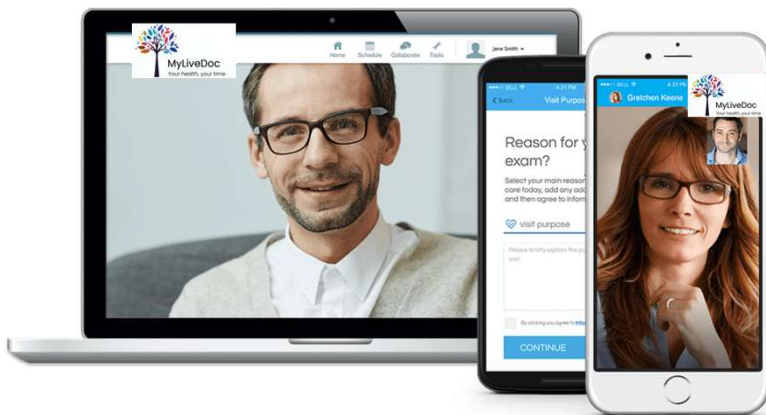
24/7 Access



- ✓ Smoking Cessation
- ✓ Virtual Ortho Support
- ✓ Billing Advocacy
- ✓ Insurance Support
- ✓ Health Education
- ✓ Care for the Whole Family

\$0 Employee Cost

Mental Health Support



Speak with a Therapist in as little as 48 hours

Our therapists provide care and counseling for:

- Abuse
- Addiction
- ADHD/ADD
- Anger Management
- Anxiety & Stress
- Bipolar Disorder
- Depression & Mood
- Divorce
- Domestic Violence
- Eating Disorders
- Grief & Loss
- Medication Management
- OCD
- Parenting Issues
- Relationships
- Sexuality
- Trauma & PTSD
- And more

We're just one *touch* away!

When you call, you're connected directly to a provider.



Access to Medical Providers

Connect with our medical team and patient advocates at the touch of a button via audio call, video call, or in-app message. We support over 80 languages and provide 24/7 live support.



Tools and Resources

The Galileo app is packed with valuable resources. There is a wellness platform, a medical search engine with information you can trust, integration with your calendar, geofences, smart triggers – all of which combine to provide the most comprehensive solution available.

HEALTH EDUCATION

We provide the *support* you need to optimize your health and navigate the healthcare system.



Virtual Orthopedic Care

With Upswing Health, every member of the MEC plan has immediate, on-demand access to orthopedic care. Whether you're dealing with a serious injury or chronic muscle and joint pain, we're here to provide you with access to orthopedic care and get you on the right path to recovery today.



What Does Upswing Offer?

➔ Immediate Access

No need to wait for days or weeks for a specialist visit. With Upswing Health, you can connect with an orthopedic specialist within 15 minutes.

➔ Immediate Answers

Our symptom assessment tool combined with our orthopedic specialists provide you with immediate answers and insights into the cause of your problem.

➔ Personal Care Plan

You'll receive a personalized rehabilitation program designed to support your recover. Your dedicated Upswing Coach will guide you every step of the way.

1. Sign Up

Create an Upswing account, answer a few questions about yourself and review the services offered with your plan.

2. Figure out what is wrong

Utilize the Symptom Assessment Tool to find the possible conditions that match your symptoms.

3. Connect with a specialist

Schedule with an Upswing Coach or an Orthopedic Physician – available 7 days a week for visits and support.

4. Begin your pathway to recovery

Whether it is a video-based exercise program, X-Ray or a referral to physical therapy, your recovery plan is personalized to your needs.

**EXPERT ORTHOPEDIC CARE AT YOUR FINGERTIPS.
GET IMMEDIATE ACCESS TO UPSWING HEALTH AT NO COST.**

**TALK TO AN ORTHOPEDIC SPECIALIST TODAY FROM THE
COMFORT OF YOUR HOME.**



Improving Mental Well-Being Through Peer Conversation



- 65% of employees say that they would feel more comfortable talking to a like-minded peer about a personal issue than they would their manager
- Employees who feel supported by their employer are more likely to be satisfied with their jobs.



Kindly Human's platform can help to increase employee satisfaction by providing them with a valuable resource to help improve their mental health and well-being



Kindly Human's peer support specialists are not therapists or counselors - they are trained listeners who have been through similar experiences and can offer highly personalized, confidential connection and navigation



Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**

How **Kindly Human** Works

- Kindly Human's mental well-being platform provides 24/7 support to help members navigate life stressors many people experience, such as relationships, finances, health, and work
- Members are matched with supportive peers who have similar life experiences and truly understand each member's situation

Kindly Human does not provide mental health care, advice, diagnosis, or treatment, and is not available for those 17 and under. Kindly Human Peers are not licensed mental health care professionals and do not provide professionally licensed medical, therapeutic or any other kind of services to members. If you believe you are experiencing a medical emergency, call your doctor or 911 immediately. If a member uses all their monthly allotted minutes, they are able to continue to connect by inputting payment information for a discounted per-minute rate of \$0.60 until their monthly minutes are renewed at the onset of a new month.

Employee Assistance Program (EAP)



Help Employees Relieve Stress

Through Virtual Counseling

- Untreated mental health issues can lead to serious physical illnesses like high blood pressure and heart disease, producing more claims and increased healthcare expenses
- Telephonic EAP gives employees a way to work through their stresses and struggles from the comfort and convenience of home
- Employees can access the benefit through the **New Benefits mobile app** and **MemberPortal.Newbenefits.com**



32% of U.S. employees report suffering from severe stress, anxiety, or depression

51% of employees say they are less productive at work as a result of stress

Those dealing with chronic stress took twice as many sick days per year

How Telephonic EAP Works

- Employees can call 24/7 for unlimited access to professional counselors
- Short-term assistance for personal issues like stress, depression, family problems, substance abuse, and more
- Referral for long-term counseling or specialized care when appropriate
- Help and referrals for childcare and eldercare issues, legal and financial concerns, time management, and more
- Consultations and organizational services help managers address sensitive employee issues, conflict resolutions, disruptive event planning and disability management



Dental



Powered by
Aetna Dental Access®



Give Employees Something to Smile About With Dental Savings

- Untreated dental problems contribute to an increased risk for other medical conditions, like diabetes, leading to even higher healthcare costs
- Dental discounts make oral healthcare more affordable with savings on cleanings, X-rays, crowns, root canals, fillings, and specialty care like orthodontics at participating providers
- Employees and their families can get the care they need as often as they need it, with no limits or restrictions on use
- Dental Price Transparency in the New Benefits app allows employees to know exactly what procedures cost before going to the dentist
- Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**

Save 15-50%

Employees save 15% to 50% per visit on dental care, in most instances*

1 in 4 People

More than one in four Americans do not have dental insurance

40% Skip Visits

An estimated 40% skip dental visits because of the cost



How Aetna Dental Access® Works

- Employees and their families save on dental services such as cleanings, X-rays, crowns, root canals and fillings at over 262,000** available dental practice locations nationwide
- Savings also extend to specialty dental care such as orthodontics and periodontics
- Employees just present their card with the Aetna Dental Access® logo and pay the discounted price at the time of services

How Dental Discounts Compare to Insurance

Insurance isn't the only option when employees need dental care. Dental discounts provide valuable savings for employees and their families, with no limit on the number of times they can use them.

	Typical Insurance Coverage	Aetna Dental Access
I reached my annual maximum, but I need to get a filling.	After hitting your maximum with co-pays and deductions, additional services or procedures will not be covered for the rest of the plan year.	Save 15% per visit* off cleanings, X-rays, fillings, root canals, and crowns as often as needed.
My son needs braces, but I'm not sure how we can afford that right now.	Dependents may be covered for an additional cost, but orthodontists are not always covered.	Save 15% per visit* off orthodontic services, with dependents covered at no additional cost.
Ouch! I broke my tooth and need surgery.	Surgeries are not covered until after year one of the plan.	Save 15% per visit* off surgical procedures with no waiting period.

*In most instances. Actual costs and savings vary by provider, service and geographical area.

**As of April 2020.

The discount program provides access to the Aetna Dental Access® network, which is administered by Aetna Life Insurance Company (ALIC). ALIC does not offer or administer the discount program, and is not an affiliate, agent or principal of the discount program. Dental providers are independent contractors and not employees or agents of ALIC. ALIC does not provide dental care or treatment and is not responsible for outcomes.





Help Employees See Savings On Eye Exams and Eyewear

- With an aging workforce, eyestrain from the increased use of computers, and more than 60% of workers requiring vision correction, vision care is one of the most desired benefits
- Vision discounts help employees and their families save on vision health products and services, whether or not they have vision insurance
- With no limit to the number of times vision discounts can be utilized, the discount can be used to buy additional pairs of glasses or contacts at participating providers even if the insurance benefit is exhausted.
- Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**



Save 10-60%

Employees save 10% to 60% on glasses, contacts, eye exams, and more

60% Need It

More than 60% of workers require vision correction

\$8 Billion Lost

Poor vision health costs businesses \$8 Billion annually in lost productivity and medical expenses



How Vision Works

- Employees and their families save on glasses, contacts, laser surgery, and eye exams at over 20,000 available vision providers nationwide
- National network includes LensCrafters, Pearle Vision, Visionworks, JCPenney, Target, and local retailers
- Employees just present their card with the Coast to Coast Vision™ logo and pay the discounted price at the time of service

How Vision Discounts Compare to Insurance

Insurance isn't the only option when employees need dental care. Dental discounts provide valuable savings for employees and their families, with no limit on the number of times they can use them.

	Typical Insurance Coverage	Coast to Coast
My prescription changed and I need new eyeglasses.	Receive 20% off any amount exceeding your frame allowance.	Save 20% to 60% off as many pairs of prescription glasses as you want.
I've been wearing glasses for years and want to try contacts now.	Receive 15% off a contact exam, but no additional discounts are provided.	Save 10% to 40% off brand name contacts, and 10% to 30% off eye exams. Even if you've already purchased glasses that year.
I'm ready to take the plunge and get Lasik eye surgery.	Lasik eye surgery is not covered.	Save 40% to 50% off the national average for Lasik eye surgery.



Alternative Medicine

Provide Alternative Medicine Solutions At Reduced Costs

- As traditional healthcare costs continue to increase, over 37% of adults have turned to natural health and wellness methods
- Forms of alternative medicine help reduce stress, relieve migraines, help people quit smoking, and more
- Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**



How Alternative Medicine Works

- Employees enjoy savings on a variety of specialties, including acupuncture, massage therapy, hypnotherapy, yoga, and tai chi
- Access includes over 35 specialties and 35,000 practitioners nationwide
- Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**

Employees save 10% to 30% on alternative medicine practices

35.2 million adults use yoga as a complementary health approach

Acupuncture may reduce frequency of headaches by 50%



Pharmacy Benefits

Reimagined



Kerux125 is partnering with ChoiceScripts Rx to create a connected healthcare experience and leveraging insights to deliver meaningful solutions to those we serve.

ChoiceScripts Commitment

ChoiceScripts is driving the pharmacy industry's next revolution, leading the way in pharmacy benefit management. ChoiceScripts comprehensive solutions are data-driven, member and provider, centric, and cost effective.

★ Clinical Excellence

ChoiceScripts' comprehensive suite of custom and targeted clinical programs enables personalized, evidenced-based care that drives behavior change and improves the total cost of care.

Member-Focused Clinical Programs

- **Patient Assistance Program** that extends financial assistance for members taking high-cost specialty medications
- **Copy Assistance Program** for the most common costly specialty drugs
- **Integrated Care Management Program** that offers education, empowerment, and specialized support

🔍 Robust Data Analytics & Insights

ChoiceScripts' predictive analytics and reporting capabilities enable us to harness data to make accurate predictions, arming our customers with the insights to make more informed decisions and to bring down the total cost of care.

Comprehensive Reporting and Analytical Tools

- **Comprehensive Online Reporting Tool** that provides on-demand access to sophisticated reporting capabilities
- **Advanced analytics platform** that unlocks proactive insights by combining descriptive, diagnostic, predictive and prescriptive analytics



Preventative Services

Covered Under the Affordable Care Act



15 Covered Preventative Services for Adults

1. **Abdominal Aortic Aneurysm** one-time screening for men of specified ages who have ever smoked
2. **Alcohol Misuse Screening** and counseling
3. **Aspirin** use for men and women of certain ages
4. **Blood Pressure screening** for all adults
5. **Cholesterol screening** for adults of certain ages or at higher risk
6. **Colorectal Cancer screening** for adults over 50
7. **Depression screening** for adults
8. **Type 2 Diabetes** screening for adults with high blood pressure
9. **Diet counseling** for adults at higher risk for chronic disease
10. **HIV screening** for all adults at higher risk
11. **Immunization vaccines** for adults—doses, recommended ages, and recommended populations vary: Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella
12. **Obesity screening** and counseling for all adults
13. **Sexually Transmitted Infection (STI)** prevention counseling for adults at higher risk
14. **Tobacco Use screening** for all adults and cessation interventions for tobacco users
15. **Syphilis screening** for all adults at higher risk

22 Covered Preventative Services for Women

1. **Anemia Screening** on a routine basis for pregnant women
2. **Bacteriuria** urinary tract or other infection screening for pregnant women
3. **BRCA Counseling** about genetic testing for women at higher risk
4. **Breast Cancer Mammography** screenings every 1 to 2 years for women over 40
5. **Breast Cancer Chemoprevention** counseling for women at higher risk
6. **Breastfeeding** comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women*
7. **Cervical Cancer Screening** for sexually active women
8. **Chlamydia Infection Screening** for younger women and other women at higher risk
9. **Contraception**: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs*
10. **Domestic and Interpersonal Violence Screening and Counseling** for all women*
11. **Folic Acid** supplements for women who may become pregnant
12. **Gestational Diabetes Screening** for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes*
13. **Gonorrhea Screening** for all women at higher risk
14. **Hepatitis B Screening** for pregnant women at their first prenatal visit
15. **Human Immunodeficiency Virus (HIV)** screening and counseling for sexually active women*
16. **Human Papillomavirus (HPV) DNA Test**: high risk HPV DNA testing every three years for women with normal cytology results who are 30 or older*
17. **Osteoporosis Screening** for women over age 60 depending on risk factors
18. **Rh Incompatibility Screening** for all pregnant women and follow-up testing for women at higher risk
19. **Tobacco Use Screening** and interventions for all women, and expanded counseling for pregnant tobacco users
20. **Sexually Transmitted Infections (STI)** counseling for sexually active women*
21. **Syphilis Screening** for all pregnant women or other women at increased risk
22. **Well-woman visits** to obtain recommended preventive services

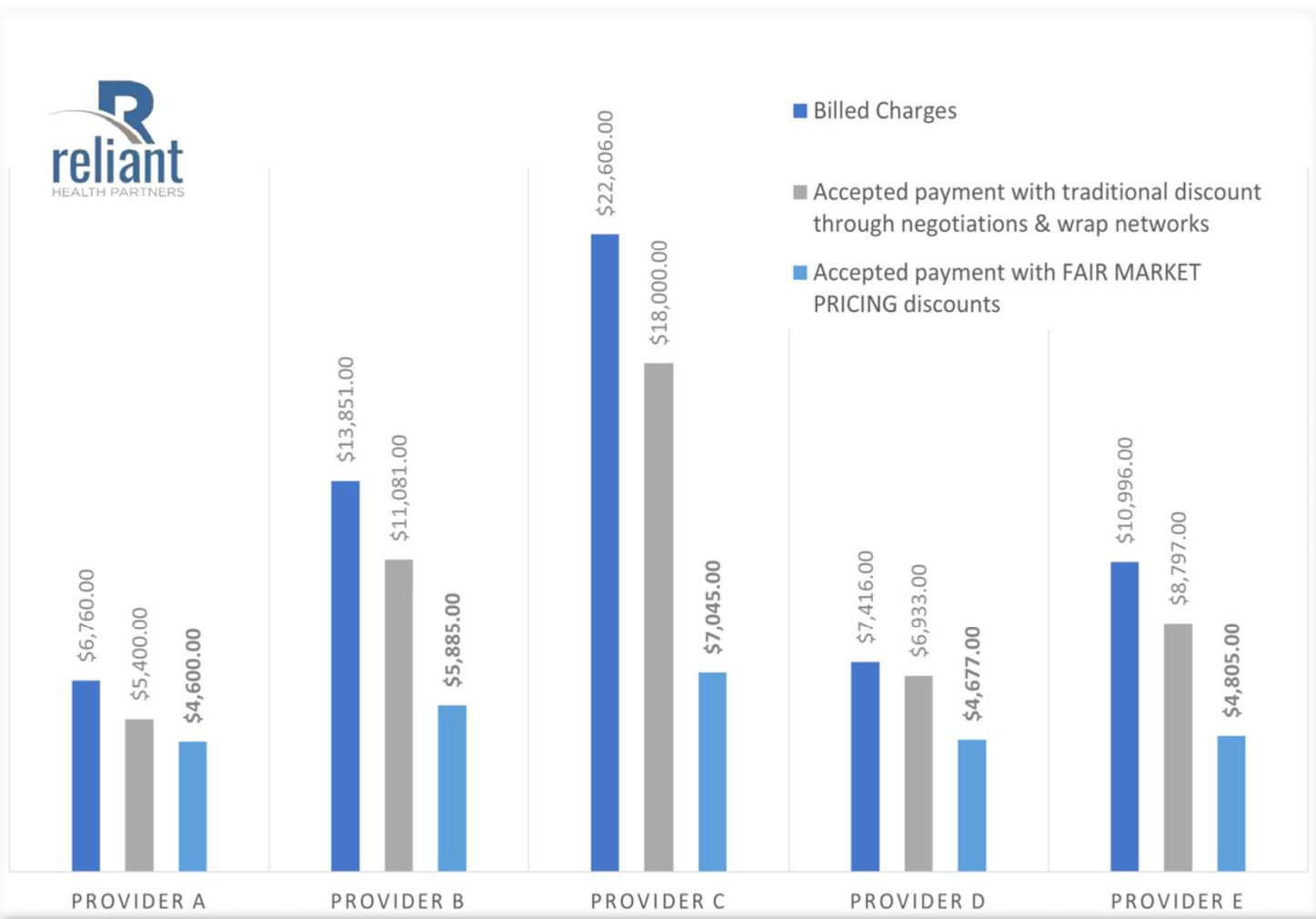
26 Covered Preventative Services for Children

1. **Alcohol and Drug Use Assessments** for adolescents
2. **Autism Screening** for children at 18 and 24 months
3. **Behavioral Assessments** for children of all ages Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
4. **Blood Pressure Screening** for children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
5. **Cervical Dysplasia Screening** for sexually active females
6. **Congenital Hypothyroidism** screening for newborns
7. **Depression Screening** for adolescents
8. **Developmental Screening** for children under age 3, and surveillance throughout childhood
9. **Dyslipidemia Screening** for children at higher risk of lipid disorders Ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
10. **Fluoride Chemoprevention** supplements for children without fluoride in their water source
11. **Gonorrhea** preventive medication for the eyes of all newborns
12. **Hearing Screening** for all newborns
13. **Height, Weight and Body Mass Index** measurements for children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
14. **Hematocrit or Hemoglobin Screening** for children
15. **Hemoglobinopathies** or sickle cell screening for newborns
16. **HIV Screening** for adolescents at higher risk
17. **Immunization Vaccines** for children from birth to age 18 —doses, recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis, Haemophilus, Influenzae type b, Hepatitis A, Hepatitis B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Rotavirus, Varicella
18. **Iron Supplements** for children ages 6 to 12 months at risk for anemia
19. **Lead Screening** for children at risk of exposure
20. **Medical History** for all children throughout development Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
21. **Obesity Screening** and counseling
22. **Oral Health Risk assessment** for young children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years.
23. **Phenylketonuria (PKU) Screening** for this genetic disorder in newborns
24. **Sexually Transmitted Infection (STI)** prevention counseling and screening for adolescents at higher risk
25. **Tuberculin Testing** for children at higher risk of tuberculosis Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
26. **Vision Screening** for all children

The Power of Fair Market Pricing!



We provide strategies that balance ideal cost savings and member noise appropriate for your needs. Since 2019, we have **saved our clients more than 62%** while maintaining an **appeals rate of 1.3%** and a 100% resolution rate. That's the power of Fair Market Pricing!



**Over \$525,000,000
Billed Charges Reviewed**



**Over \$325,000,000 (62%) Savings
Achieved for our Clients!**





**Feel Free to
Contact Us**



We stay on the cutting edge of compliance and group health insurance coverage so that you don't have to. We do not believe in a set it and forget it system, our clients are our top priority. We are always striving to be better so our clients achieve more.



info@kerux125.com



844.275.7763



www.kerux125.com