



2020 Quick Reference Guide

EXCHANGE MODEL

Through the HealthPass insurance and benefits exchange, employers have the ability to offer health insurance and benefit plans to fit their employees' needs and budgets. The exchange allows employees to pick from a wide range of insurance carriers, provider networks, metal tiers and plan types.

DEFINED CONTRIBUTION

An employer sets a fixed dollar amount to contribute towards employee benefits. Each employee can then buy up or down to a plan that is right for their personal and family's medical needs and budget.

SIMPLIFIED AND EASY ADMINISTRATION

- 1st of the month effective date.
- Universal forms – 1 employee form for enrollment/waivers/terminations/COBRA.
- 1 itemized invoice – 1 check written to HealthPass.
- www.healthpassny.com includes broker online review and administer accounts function, adds/terms, easy forms access, proposals and links to web-based directories.

ELIGIBILITY

HealthPass is available to companies with 1-100 full-time equivalent employees. Companies must be located in the five boroughs of NYC, Long Island, Westchester, Rockland, Orange, Putnam, Dutchess, Ulster or Sullivan counties to be eligible.

PARTICIPATION REQUIREMENTS

20% of the total eligible employees must enroll with a HealthPass medical plan and 75% of the eligible employees must either enroll in HealthPass medical or have other credible medical coverage.

MEDICAL CARRIER OUT-OF-AREA REQUIREMENTS

EmblemHealth

- Prime plans: Employees must live/work/reside in NY, NJ and CT.
- Select Care plans: Employees must live/work/reside in NY.
- Millennium plans: Employees must live/work/reside in the five boroughs, Nassau, Suffolk and Westchester.

Healthfirst

- Pro plans: Employees must live/work/reside in the five boroughs, Nassau and Suffolk.

Oscar

- Circle plans: Employees must live/work/reside in the five boroughs, Nassau, Suffolk, Westchester and Rockland.
- Circle Plus plans: No more than 20% of eligible employees can live outside of the five boroughs, Nassau, Suffolk, Westchester, Rockland and the Oscar NJ service area.

Oxford

- Liberty non-gated plans: Employees must live anywhere in the continental US.
- Liberty gated (G) plans: Employees must live in NY, NJ or CT. *These members have access to Choice Plus when they travel or have children attending college outside of the Oxford service area (NY/NJ/CT).*
- Metro plans: Employees must live/work in NY and NJ.

COBRA/NY STATE CONTINUATION ADMINISTRATION

- A voluntary benefit where HealthPass administers COBRA/NY State Continuance on behalf of the employer.
- Members are billed directly at home, keeping employers from becoming "collection agencies".

DENTAL AND VISION*

- Dental and vision plans are available through Guardian, Solstice and Unitedhealthcare.
 - 3 DHMO, 3 EPO and 6 PPO dental plans.
 - 3 PPO vision plans.
- Employers can offer employees one of the dental and/or vision packages listed on the Ancillary Rate Sheets and the Notice of Election.

TERM LIFE/AD&D/LTD*

- Guardian EverGuard and EverGuard *Plus* are voluntary packages that protect employees and their loved ones with comprehensive coverage in the event of death, dismemberment or disability.
- Employers can offer employees one of the Guardian EverGuard products listed on the Ancillary Rate Sheets and the Notice of Election.
- No minimum participation requirements.
- Late enrollment allowed.

ACCIDENT COVERAGE*

- Guardian AccidentGuard Adv provides an extra level of financial protection to help cover out-of-pocket medical expenses.
- In the event of an accident Guardian will pay a cash benefit for every covered expense - from x-rays to ambulance service, regardless of what is paid by medical insurance.
- To enroll employees are required to have comprehensive hospital, surgical and medical insurance either through HealthPass or as a valid medical waiver.
- No minimum participation requirements.
- Late enrollment allowed.

ID THEFT*

- ID Theft protection delivers low-cost proactive identity and credit monitoring through InfoArmor or LifeLock.
- InfoArmor and LifeLock defend employees and their families from evolving cyber threats.
- No minimum participation requirements.
- Late enrollment allowed.

*Available to eligible employees whether they elect or waive medical coverage. These are not stand-alone group products.



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TELEMEDICINE

- **EmblemHealth** - When a member uses Teladoc services they are covered in full except HSA plans. HSA members will pay a \$45 copay until deductible is met.
- **Healthfirst** - When a member uses Teladoc services they are covered in full except for HSA plans. HSA members will be billed \$45 copay for a PCP or \$75 copay for a Specialist, which will be applied to their deductible. There is a \$45 fee if a member calls again within a 24 hour period for all plans.
- **Oscar** - When a member uses Doctor on Call services they are covered in full except for HSA plans. HSA members will be billed a \$15 copay until their deductible is met. Rx renewal and Capsule available through Doctor on Call.
- **Oxford** - Telemedicine is not available however, members can speak with a registered nurse 24 hours a day, seven days a week for a \$0 copay.

PRESCRIPTION MAIL ORDER

- **EmblemHealth** - When a member uses Express Scripts to order a 90-day supply of a drug they will pay 2.5 months of copays.
Register on-line at <https://www.express-scripts.com>
- **Healthfirst** - When a member uses CVS Caremark to order a 90-day supply of a drug the member will pay 2 months of copays.
Register on-line at <https://www.caremark.com/wps/portal>
- **Oscar** - When a member uses CVS Caremark to order a 90-day supply of a drug they will pay 2.5 months of copays.
Register on-line at <https://www.caremark.com/wps/portal>
- **Oxford** - When a member uses OptumRx to order a 90-day supply of a drug they will pay 2.5 months of copays.
Register on-line at <https://www.optumrx.com/public/landing>

ADDED VALUES

EmblemHealth

- Gym reimbursement - 50 visits per a 6-month period and earn up to \$200. The covered spouse earns \$100 per 50 visits within a 6-month period.
- Acupuncture is a covered benefit.
- Dental and vision coverage - Included in all plans for adults and child(ren) excluding POS and Millennium plans.

Healthfirst

- Gym reimbursement - 50 visits per 6-month period and earn \$200. The covered spouse will earn \$100 for 50 visits within a 6-month period.
- Acupuncture is a covered benefit.

Oscar

- Step tracking - Track steps to earn up to \$100 a year in Amazon gift cards.
- Acupuncture is a covered benefit.

Oxford

- Gym reimbursement - 50 visits per a 6-month period and earn \$200. The covered spouse and eligible dependents earn \$100 for 50 visits per 6-month period.
- Acupuncture is a covered benefit.

DEDUCTIBLES

- Medical deductible applies to policy year.
- Rx deductible applies to policy year.
- Dental and vision deductibles apply to calendar year.

OUT-OF-NETWORK PLANS

- **EmblemHealth** - Uses 80% of Fair Health.
- **Guardian** - DentalGuard PPO and DentalGuard PPO Plus use MAC.
- **Solstice** - Dental PPO uses 80% UCR and the Dental Value PPO uses MAC.
- **UnitedHealthcare** - Both the Low PPO and High PPO use MAC.

HEALTH ADVOCATE

- Health Advocate helps members when they need it most by: finding the right doctors, scheduling appointments, resolving benefit issues, working with insurance companies and much more!
- Health Advocate services cover eligible employees, their spouses, dependent children, parents and parents-in-law.

MORE PRODUCTS AND SERVICES

- POP Kit Section 125
- Pet Insurance from Nationwide
- Hearing benefits from Your Hearing Network
- To find out more visit - healthpass.com/more-products-and-services

BROKER COMMISSION

Medical

- EmblemHealth 4%
- Healthfirst 4%
- Oscar 4%
- Oxford 3.75%

Accident

- Guardian 7%

Ancillary

- Dental 7%
- Vision 7%
- Life/AD&D/LTD 13%

ID Theft

- InfoArmor 10%
- LifeLock 10%

IMPORTANT CONTACTS

- ☎ Client Services and Renewals 888-313-7277
- ☎ Billing and Commission 888-313-7010
- ☎ Health Advocate 866-695-8622

clientservices@healthpassny.com

- ✉ renewals@healthpassny.com
- ✉ sales@healthpassny.com
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 www.healthpassny.com

