



HealthPass New York 2019 Quick Reference Guide

For Questions Call Internal Sales Support at 212.252.8010 or visit healthpassny.com

Horizontal & Vertical Exchange Model - Through the HealthPass exchange, employers and their eligible employees can enroll with the medical, dental and vision insurance plans that best fit their needs. In addition, HealthPass offers a range of other voluntary employee benefits which can be selected in conjunction.

Defined Contribution - Employer sets a defined dollar amount contribution to cover a portion or the entire cost of one specific plan. This method gives the employee the opportunity to buy up or down into any other plan, as their needs may dictate. This contribution model also allows a company to have a fixed annual health insurance budget.

Medical Products & Eligibility - Available to groups in the 5 boroughs of NYC, Long Island, Westchester, Rockland, Orange, Putnam, Dutchess, Ulster and Sullivan Counties
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 or have other credible medical coverage. All employees waiving coverage must complete the required sections of the form.

Carrier Specific Out-Of-Area Requirements

- **Healthfirst** - Employees must live or work in the 5 boroughs and Nassau or Suffolk
- **Oscar** - Circle - Employees must live/work/reside in the following NY counties: 5 boroughs, Nassau, Suffolk, Westchester & Rockland.
Circle Plus – No more than 20% of eligible employees can live outside of the 5 boroughs, Westchester, Rockland, Nassau & Suffolk
- **Oxford** - Liberty NG (non-gated) - Employees can live anywhere in the US.
Liberty Advantage & Liberty G (gated) - Employees must live in NY, NJ or CT. Members have access to Choice Plus when they travel or have children attending college outside of the Oxford service area (NY/NJ/CT).
Metro - Employees must live or work in NY or NJ.

Dental Products - Dental plans are available to eligible employees whether they elect or waive medical; not a stand-alone product. Employers can offer employees one of the dental packages listed below:

- **Dental Package 1** - All Carriers (In-Network plans only) Guardian Managed DentalGuard DHMO, Guardian Managed DentalGuard DHMO *Plus*, Solstice Dental EPO S700B, Solstice Dental EPO S800B and UnitedHealthcare Select Managed Care
- **Dental Package 2^A** - Guardian Managed DentalGuard DHMO and Guardian DentalGuard Preferred PPO MAC
- **Dental Package 3^A** - Guardian Managed DentalGuard DHMO *Plus* and Guardian DentalGuard Preferred PPO *Plus* MAC
- **Dental Package 4** - Solstice Dental EPO S700B, Solstice Dental EPO S800B, Solstice Dental PPO and Solstice Dental Value PPO MAC
- **Dental Package 5^A** - UnitedHealthcare Select DMO, UnitedHealthcare Low PPO MAC and UnitedHealthcare High PPO MAC
- **Dental Package 6^A** - UnitedHealthcare INO 100/50/50 and UnitedHealthcare High PPO MAC
- **Dental Package 7** - Not Interested

Vision Products - Available to eligible employees whether they elect or waive medical; not a stand-alone product. Employers can offer employees one of the vision packages listed below:

- **Vision Package 1^A** - Guardian VisionGuard^A, Solstice Vision PPO and UnitedHealthcare Vision PPO
- **Vision Package 2** - Solstice Vision PPO and UnitedHealthcare Vision PPO
- **Vision Package 3^A** - Guardian VisionGuard
- **Vision Package 4** - Solstice Vision PPO
- **Vision Package 5** - UnitedHealthcare Vision PPO
- **Vision Package 6** - Not Interested

Life/AD&D/LTD - Personal Protection from Guardian. Available to eligible employees whether they elect or waive medical; not a stand-alone product. No minimum participation requirements. Employers can offer employees one of the products listed below:

- **EverGuard** - Offers \$1,000 LTD / \$25,000 Term Life / \$75,000 AD&D
- **EverGuard *Plus*** - Offers \$1,500 LTD / \$50,000 Term Life / \$100,000 AD&D
- **EverGuard Dual Option** - EverGuard and EverGuard *Plus*

Accident Coverage - Guardian AccidentGuard Adv provides an extra level of financial protection to help cover out-of-pocket medical expenses. To enroll, employees are required to have comprehensive hospital, surgical and medical insurance either through HealthPass or as a valid waiver. Available to eligible employees whether they elect or waive medical; not a stand-alone product. No minimum participation requirements.

ID Theft Products - ID theft protection that delivers low-cost and proactive identity and credit monitoring through InfoArmor or LifeLock. Available to eligible employees whether they elect or waive medical; not a stand-alone product. No minimum participation requirements.

Deductibles -

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

COBRA/NY State Continuation Billing & Administration - HealthPass administers COBRA/NY State Continuation on behalf of the employer. Members are billed directly at home, keeping employers from becoming "collection agencies".

Simplified Administration -

- 1st of the month effective date
- Universal Forms - 1 Employee Form for Enrollments/Waivers/Terminations/COBRA
- 1 itemized invoice - 1 check written to HealthPass
- **healthpassny.com** - includes broker online review accounts function, adds & terms, easy forms access, proposals and links to web-based directories.

Broker & Client Services Support -

- In-house Client Services Dept. and Renewals Dept. at 888-313-7277 assists with benefits questions & yearly group renewals.
- Billing & Commissions Dept. at 888-313-7010
- Health Advocate 866.695.8622 helps your clients with concerns related to their healthcare claims and health insurance needs.

Broker Commissions -

Medical
 Healthfirst – 4%
 Oscar – 4%
 Oxford – 3.75%

Ancillary
 Dental – 7%
 Vision – 7%
 Life/AD&D/LTD – 13%
 Accident – 7%

ID Theft
 InfoArmor – 10%
 LifeLock – 10%

For more valued HealthPass Products & Services, such as pet insurance and a hearing benefit program, visit <http://www.healthpass.com/more-products-and-services.html> to find out more and enroll.

^AParticipation requirements apply.

