A Better Way to Control Your Healthcare Costs

Group Health Benefits Program Featuring:

- Level Funded plan designs
- Integrated, personalized wellness program at no additional cost
- Up to a $500 annual wellness incentive available to all participants
- Unique “match” program for wellness incentives
- Healthcare benefit program savings compared to traditional coverage options
- National and regional provider networks
- Available to employers with 5 – 500 employees
- Dental, Vision, Life, Disability & Worksite Benefit options
What Makes Us Different?

Healthcare costs are consistently listed as one of the greatest concerns facing business owners and employees today. Lifestyle Health Plans believes that the only way to truly manage health-care costs is to improve the health and wellness of our members. We are dedicated to offering quality, affordable health benefit solutions for our members and sponsoring employers. Our innovative plan designs, alternative funding structure, integrated wellness and lifestyle improvement programs, and employee incentives provide you with a unique and personalized solution to your health benefits.

Quality, Affordable, Health Benefit Solutions

Dedicated Customer Service

Navigating the complexities of group health benefits can be difficult for employers and employees alike. We know the frustration of not being able to reach a friendly voice to answer your questions or provide assistance when you need it. Lifestyle Health Plans and our committed member and client service teams are here to support our agents, clients, and members. A friendly voice and great customer service... all standards of care for you, our client.

Our Partnerships

At Lifestyle Health Plans, we are proud of the partnerships that we have developed which are integral to our innovative, cost-effective health benefit solutions. Lifestyle Health Plans has partnered with a select group of “A” rated carriers, value-based-benefit design innovators, and wellness and behavioral change experts to offer a unique, industry-leading, Level Funded health benefit option unlike any other program on the market today.
There is a Better Way

Control your healthcare costs by addressing the underlying chronic health and lifestyle issues of employees and their families.

Our benefit designs offer the following features:

- Unique, Level Funded plan designs through our health carrier partnerships.
- Best-in-class wellness program integrated in every Lifestyle plan design.
- Up to a $500 deductible credit incentive available to participating employees and their spouses.
- Unique, deductible credit ‘matching’ program for additional out-of-pocket savings.
- Cash-reward ‘bonus bucks’ incentives for proactive health risk management.
- Annual online health risk assessments and biometric lab testing to engage and empower members to take steps toward lifestyle health improvements.
- Personalized wellness reporting including unique predictive risk modeling to identify health risk before symptoms of disease or illness are apparent.
- Wellness coaching available for high-risk program participants.
- Physician office visit co-pays for cost effective access to health care providers when needed.
- Annual physicals, well-woman exams, and preventive wellness visit benefits.
- National and regional PPO network access to leading healthcare provider partners.
- National pharmacy benefit management program for generic, preferred brand, and other brand name prescriptions through a tiered co-pay system.

Lifestyle Health Plans provides you with the ability to offer multiple plan options for your employees. Based on the size of your company, employees may choose from 2 to 4 different benefit designs offered side by side. Base plan and buy-up plan options - all with a focus on recognizing and incentivizing your employees for their good health habits.

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<tr>
<th># of EEs</th>
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<tr>
<td>5 – 9</td>
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Research has shown that an individual’s health status is dramatically affected by their personal health behaviors and lifestyle choices.

- **Up to 86%** of all health costs result from chronic conditions related to unhealthy behaviors.*
- Employee incentives are a valuable tool to sustain lifestyle improvement initiatives.
- Healthy employees are happier in their personal relationships, more productive at work, and are absent less than unhealthy employees.


**Get Healthy**

**Here’s what employers are saying:**

“The unique formula of wellness incentives was the missing link necessary to get our employees engaged in a wellness program. It’s about time that someone figured out how to get employees engaged in improving their health to help lower our healthcare costs.”

“It combines a great interactive website with biometric testing, action plans, challenges and future health risk evaluation tools. It has something for everyone focused on improving his or her lifestyle, not just the fitness focus. It has made all the difference in our approach to managing our healthcare costs.”

**The Solution**

Lifestyle Health Plans offers an integrated wellness and lifestyle change program as a key element incorporated into every benefit design. Our wellness program provides a comprehensive offering which includes the same cutting-edge components of the leading wellness designs offered by many Fortune 500 type companies.
True to our name, Lifestyle Healthy Rewards is an incentive-based wellness solution that provides participants the opportunity to lower their out-of-pocket expenses with the plan as well as earning additional cash incentives for managing their health and health risks.

With so much of healthcare claim dollars being spent on chronic and unhealthy lifestyle-related conditions, the Healthy Rewards Wellness Program provides a focused, proven solution to empower positive change in health behaviors for our participants and their families.

From the initial Health Risk Assessment (HRA), to the integrated biometric lab testing, to our predictive risk modeling and individualized program of healthy actions and challenges - Healthy Rewards participants will experience a best-in-class, personalized wellness solution that is unique and life-changing.

By design, we take the pressure off of sponsoring employers to generate the content and energy to keep their wellness program successful. Our team of talented wellness coordinators are available to assist with program implementation and the support needed for a successful program. At Lifestyle Health, we know wellness works.

The Healthy Rewards Wellness Center is available online from your phone, tablet, and computer.
Innovative and Flexible

Lifestyle Health provides you with the opportunity to design the plan that’s right for your group. Based on employer size, we can offer a unique, self-funded group health benefit program that maximizes the benefits to employees, while implementing cost saving opportunities for employers to stabilize benefit costs without reducing benefits. Advantages of our approach include:

- Flexibility in carrier partners based on group size
- Ability to offer multiple plan designs including base plan and ‘buy-up’ plan options
- A group health benefits platform that remains consistent regardless of carrier selected
- Any elected deductible can be lowered through wellness program participation
- Seamless claims payment and reporting

What is a Level Funded Plan?

Lifestyle Health Plans is a group health benefits solution built on an a Level Funded platform and designed from an insurance perspective that differs from traditional self-funded plans. The plan is ‘level funded’ meaning that by design, any risk to the sponsoring employer has been removed beyond the 12 months of premium paid. By blending a specific and aggregate custom stop-loss insurance coverage, participating employers are able to gain the flexibility they desire without taking on the risk associated with traditional self-funding. Innovative and responsive, the Level Funded platform design is changing benefits for many a partnering employer.
A Better Alternative for Your Group Benefits

With our Level Funded platform, Lifestyle Health Plans offers a great alternative to traditional, fully insured group health plans. If you are currently covered by a fully insured plan, your monthly premiums are locked in. Even if you are healthy and have no claims, you pay your premiums and the insurance company keeps any savings. Lifestyle Health provides you the ability to receive a portion of your health benefit dollars back if your claims are below targeted claim levels. In addition, no matter how much your claims are in any plan year, you will never pay more than the monthly cost quoted to you.

How it Works

The monthly group health premium paid to Lifestyle Health Plans for your group is comprised of three separate components:

- Administration Costs
- Custom Stop Loss (CSL) Insurance Coverage
- Claims Fund

Your maximum annual claims, including claims run-off liability, are predetermined and you pay 1/12 of this cost each month for the 12 months of your plan year. After you have paid this amount, there are no other charges for the claims fund. Once all claims have been paid for the plan year, any unused dollars in the claims fund will be used to reduce future premium rate increases. In the event of plan termination, each employer is eligible to receive back any unused dollars in the claims fund.

Advantages of Level Funded Group Benefits

Lifestyle Health Plans are governed primarily by federal ERISA laws. ERISA plans differ from state benefit mandates, which result in lower costs and expenses for sponsoring employers. From an employee perspective, the features of an ERISA plan, as described in the Summary Plan Description (SPD), will be similar to the benefits they are familiar with in a fully insured plan, with co-pay, deductible, and pharmacy benefit options present. Each employee will be provided with a SPD detailing these benefits as they enroll in the Lifestyle Health program.
Plan Design Overview

We know how difficult it is to find a plan that meets everyone’s needs. Lifestyle Health provides you with the opportunity to choose from 16 different standard major medical plan designs, grouped into 4 product families based upon benefit design.*

HealthyChoice

• Choice PPO Plans
• Lower Deductible Levels
• 80/20 Co-insurance
• Office Visit, Hospital/ER and Rx Copays
• 100% Coverage for Preventive Services, Outpatient Lab and Diabetic Testing Supplies
• Integrated Wellness Program, Telemedicine, Reward Incentives and Patient Care Coordination at no additional cost

Healthy100

• 100% Co-insurance Plans
• Mid-range Deductible Levels
• Minimum Value Plan (MVP) Options Include the Healthy100 5000 Plan
• Office Visit, Hospital/ER and Rx Copays
• 100% Coverage for Preventive Services, Outpatient Lab and Diabetic Testing Supplies
• Integrated Wellness Program, Telemedicine, Reward Incentives and Patient Care Coordination at no additional cost

HealthyValue

• Cost-saving Plan Designs
• Higher Deductible Levels / Variations of Co-insurance
• Minimum Value Plan (MVP) Options Include the HealthyValue 6850 Plan
• Office Visit, Hospital/ER and Rx Copays
• 100% Coverage for Preventive Services, Outpatient Lab and Diabetic Testing Supplies
• Integrated Wellness Program, Telemedicine, Reward Incentives and Patient Care Coordination at no additional cost

HealthyConsumer

• Qualified HDHP Plan Designs for HRA / HSA integration
• Higher Deductibles (Embedded) and 100% Co-insurance
• MVP Options Include the HealthyConsumer 5000 & HealthyConsumer 6500 Plans
• Preventive Services are covered at 100%
• Office Visit Copays apply once Elected Deductible is met
• Integrated Wellness Program, Telemedicine, Reward Incentives and Patient Care Coordination at no additional cost

*Based on company size, employers can offer from 2 to 4 different plan designs side by side. For full plan outlines of the 16 different standard major medical plans, please consult your Lifestyle Health Plans sales representative.
Covered Benefits

All of our major medical plan designs provide the following benefits:

**Physician Office Visits**
Coverage for professional services performed in the doctor’s office such as exams, consultations, and surgical services are subject to either deductible and/or co-insurance provisions, OR an office visit co-pay for primary care and specialist professional services. Eligible expenses above this amount are subject to deductible and co-insurance.

**Preventive and Wellness Services**
All eligible preventive and wellness-related services are covered at 100%.

**Outpatient Lab Services**
All outpatient lab services are covered up to 100% through DirectHealth, the plan’s preferred lab services organization. Otherwise, outpatient lab services are subject to deductible and co-insurance.

**Diabetic Testing Supplies**
All diabetic testing supplies are covered at 100% for members who voluntarily enroll with our diabetic supply partner, Just Diabetic Supplies. Otherwise, diabetic supplies are subject to deductible and co-insurance.

**Therapy and Chiropractic Services**
Subject to deductible and co-insurance, unless specific co-pay provisions have been built into the plan benefit design for the sponsoring employer.

**Urgent Care and Emergency Room Services**
Urgent Care and Emergency Room services are provided subject to co-pay in most plan designs.

**Outpatient Diagnostic Services**
Subject to deductible and co-insurance. A freestanding non-facility incentive is provided for all diagnostic services performed outside of a hospital setting.

**Outpatient Surgery**
Subject to deductible and co-insurance. A freestanding non-facility incentive is provided for all outpatient surgery services performed outside of a hospital setting.

**Inpatient Hospital Services**
Subject to deductible and co-insurance.

**Prescription Benefits**
Tiered co-pays and/or co-insurance based on formulary. Rx benefits may be subject to deductible and co-insurance for some benefit plans based on specific provisions.

**Annual and Lifetime Benefits**
Annual Maximums are unlimited, as mandated by Federal Law.

The information outlined above provides the general plan of covered benefits for all standard plan designs. Detailed descriptions, eligible expenses, and exclusions are described in the Summary Plan Description.
Integrated into our Lifestyle Health program is DirectHealth, a supplemental lab benefit card designed to save your group money. The program provides outpatient lab testing at no charge for the member if performed at a LabCorp Patient Service Center location. DirectHealth also includes discount savings in the categories of diabetic supplies, medical supplies, prescription Rx, elective medical services, vision, dental, diet and fitness, and more.

LifestyleMD Telemedicine
Lifestyle Health Plans participants have access to licensed physicians 24/7/365 via phone or e-mail and will enjoy knowledgeable, on-demand access to telemedicine consultations anywhere, anytime. A value added feature that improves access while reducing costs due to unnecessary office, urgent care or emergency room visits.

Just Diabetic Supplies
Through our partnership with Just Diabetic Supplies, plan participants have their diabetic testing supplies covered at 100%. The voluntary program makes it easy for participants to receive a new meter, test strips, lancet device and lancets at no cost. Additional supplies will arrive via auto-ship on a quarterly basis.

Bonus Bucks Cash—Incentives
In addition to deductible credits, adult plan participants can now earn ‘Bonus Bucks’ for a host of activities associated with our proactive, disease management program.

Wellness Program Support
Lifestyle Health Plans has a full team of wellness coordinators on staff that are tasked with fostering engagement for participating members and sponsoring employers. By design, we take the pressure off of sponsoring employers to generate the content and energy to keep a wellness program successful.

Wellness Challenges
We have developed a series of wellness challenges and action plans designed to keep lifestyle wellness top of mind for members and provide avenues for goal setting and greater involvement with the program.

Patient Care Coordination
Unique patient concierge and care coordination service designed to put the patient first and assist with the scheduling of MRI, CT, Pet Scan and outpatient surgery services.

Ancillary Group Benefits
As an added value for our members and their families, the Lifestyle Health program offers a basic life insurance benefit built into our plans, with the ability to include dental, vision, life, disability, & worksite insurance options as part of the program benefits.
The Fine Print

Availability
Lifestyle Health Plans are available in most states. Details and restrictions based on the specific carrier partner utilized by Lifestyle Health Plans for each client. Please consult a sales representative for details.

Business Eligibility
Applications from all industries will be reviewed for eligibility. Some businesses or industries are subject to special rates or restrictions based on the specific requirements of the sponsoring carrier.

Employee Eligibility
Eligible employees are defined as all full time, active employees working at least 30 hours per week, who are paid a salary or earnings from which Federal, State and Social Security taxes are withheld (may vary by State). There must be a bona fide employer-employee relationship. 1099 employees are not eligible unless permitted by the state. Eligible dependents include spouses and dependent children. Dependent children are eligible until they reach a limiting age, which may vary by each state and/or specific carrier partner utilized by Lifestyle Health Plans.

Other Individuals
Not Eligible
Other individuals typically not eligible for coverage include: non-resident aliens; employees not working at the employer’s regular place of business on a full time basis; any outside consultant, directors & stockholders who are not physically working at the place of business; retired, temporary, part-time, and seasonal employees. Specific details and restrictions may vary by sponsoring carrier.

Minimum Participation
Employee participation will vary by size of employer and their respective number of eligible employees. Please see a Lifestyle Health Plans sales representative for details.

Employer Contributions
In the majority of circumstances, employer contributions for employee coverage must be at least 50% for all enrolling employees. Specific details may vary by sponsoring carrier. Please see a Lifestyle Health Plans sales representative for details.

Deductible and Co-pays
Deductibles, other than specific service deductibles, accrue on a calendar year basis unless otherwise specified. Co-payments and ineligible expenses do not apply toward satisfaction of the calendar year deductible(s). Out of network plan deductibles may accrue separately based on the specific specifications of the sponsoring carrier.

Plan Provisions, Limitations, and Exclusions
A complete list of plan limitations and/or exclusions is contained in the Summary Plan Description provided by the sponsoring carrier to each participating employee.

Privacy
Lifestyle Health Plans respects and treats the personal and health information of our members in a confidential manner. We abide by established policies and procedures designed to maintain physical, electronic, and procedural safeguards to protect such information. These policies and procedures may be revised as needed to maintain our compliance with the Health Insurance Portability and Accountability Act (HIPAA), or other such controlling laws that may be enacted.

Medical Underwriting
Smaller groups (<100 Employees) will require medical underwriting. Larger groups (>100 Employees) may provide claims history in lieu of individual employee health applications. Specific guidelines for group medical underwriting vary by carrier. Firm rates are determined at the time of underwriting. DO NOT cancel your policy until your group has been approved in writing.

Get a Quote
For more information on how to obtain a quote from Lifestyle Health Plans, please contact your sales representative.

Or contact our Group Sales Support Department:

Group Sales Support
Toll-Free: 844-633-6821
Phone: 316-616-6160
Fax: 316-616-6161

info@lifestylehealthbenefits.com

Please request a copy of our Underwriting Guidelines to assist you as you prepare your Request for Proposal.
Learn More

For more information about Lifestyle Health Plans, please visit us at:

www.lifestylehealthbenefits.com

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Lifestyle Health Plans
*a Product of Medova Healthcare*
345 N. Riverview, Suite 600
Wichita, Kansas 67203

Group Sales Support
Toll-Free: 844-633-6821
Phone: 316-616-6160
Fax: 316-616-6161

Member Services
Toll-Free: 866-827-6607
Phone: 316-616-6151
Fax: 316-616-6151

info@lifestylehealthbenefits.com

Lifestyle Health Plans is a group health benefits product of Medova Healthcare. We partner with a select group of leading insurance carriers in a growing number of states throughout the United States. For information about the states where we have partnerships, please contact a Lifestyle Health Plans sales representative.

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