



# Partnership Health Plan

Prepared For:  
Faison  
Insurance  
Services

Renewal Rates  
Effective:  
2023

Administered by

# Gain Access to Innovative & Affordable Benefits through the Partnership Program

## Here's how...

- 1 Become a member of Global Data Group Limited Partnership, which is 100% free!
- 2 By signing the company's Joinder Agreement, you now become a limited partner in the marketing data firm.
- 3 As a limited partner, all you have to do is download and use our web-browser (an alternative application to Internet Explorer, Chrome, Safari, etc.).
- 4 As you use the web-browser throughout your daily life, you will simply be prompted to rate the websites you use.
- 5 Global Data Group is then able to sell the aggregate rating results. And do not worry, your personal data is absolutely not sold!
- 6 All active partners are eligible to participate in the Partnership Health Plan benefits!

## Partnership Health Plan Highlights

Our plans go above and beyond to incorporate necessary benefits for you and your family at extremely affordable rates!

MEC Plans	MVP Plans
<ul style="list-style-type: none"> <li>• All MEC plans cover preventive services and include additional benefits, such as network discounts and unlimited telemedicine.</li> <li>• Each proceeding plan options continues to add richer coverage.</li> <li>• All plans are affordable!</li> </ul>	<ul style="list-style-type: none"> <li>• Explore even richer options with three levels of our MVP plan!</li> <li>• These options provide substantial benefits for both in- and out-patient hospitalization, with increasing benefit at each level.</li> </ul>

**PLEASE NOTE:** These plans are not traditional major medical insurance. These are limited day benefit plans. These plans have exclusions and limitations not associated with major medical plans. Please review the Summary of Benefits for each plan for a description of coverage and a list of exclusions.

# MEC Plan Options

Plan	MEC 1	MEC 2	MEC 3	MEC 4
Network	PHCS / Multiplan	PHCS / Multiplan	PHCS / Multiplan	PHCS / Multiplan
Deductible <i>(Indv/Fam)</i>	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
Maximum Out of Pocket <i>(Indv/Fam)</i>	N/A	\$7,350 / \$14,700	\$7,350 / \$14,700	\$7,350 / \$14,700
<b>Preventive, Physician &amp; Diagnostic Services</b>				
Preventive & Wellness <i>(Non-Hospital Based)</i>	Included	Included	Included	Included
Primary Care Office Visit <i>(Non-Hospital Based)</i>	Not Covered	\$25 Copay <i>(2 visits per plan year)</i>	\$25 Copay <i>(3 visits per plan year)</i>	\$25 Copay <i>(4 visits per plan year)</i>
Specialist Office Visit <i>(Non-Hospital Based)</i>	Not Covered	\$50 Copay <i>(2 visits per plan year)</i>	\$50 Copay <i>(3 visits per plan year)</i>	\$50 Copay <i>(4 visits per plan year)</i>
Urgent Care	Not Covered	\$50 Copay <i>(2 visits per plan year)</i>	\$50 Copay <i>(2 visits per plan year)</i>	\$50 Copay <i>(3 visits per plan year)</i>
Telemedicine	\$0 Copay <i>(Unlimited)</i>	\$0 Copay <i>(Unlimited)</i>	\$0 Copay <i>(Unlimited)</i>	\$0 Copay <i>(Unlimited)</i>
Laboratory Services & Radiology <i>(Non-Hospital Based)</i>	Not Covered	\$50 Copay <i>(1 visit per plan year)</i>	\$50 Copay <i>(2 visits per plan year)</i>	\$50 Copay <i>(3 visits per plan year)</i>
CT / MRI / MRA / PET Scan <i>(Non-Hospital Based) (Prior Authorization Required) (Subject to Reference Based Pricing)</i>	Not Covered	Not Covered	\$350 Copay <i>(1 per plan year)</i>	\$350 Copay <i>(2 per plan year)</i>
<b>Hospital &amp; Facility Services (Subject to Referenced Based Pricing)</b>				
Outpatient Hospital or Free-Standing Facility Services and Surgery <i>(Prior Authorization Required)</i>	Not Covered	Not Covered	\$350 Copay <i>(1 visit per plan year)</i>	\$350 Copay <i>(1 visit per plan year)</i>
Anesthesia	Not Covered	Not Covered	Included in OP Hospital or FSF Services and Surgery Copay <i>(1 per plan year)</i>	Included in OP Hospital or FSF Services and Surgery Copay <i>(1 per plan year)</i>
Second Surgical Opinion <i>(Telephonic &amp; Online Service)</i>	Not Covered	Not Covered	\$0 Copay	\$0 Copay
<b>Pharmacy Benefits (Subject to Formulary)</b>				
Preventive <i>(Generic Only)</i>	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Non-Preventive <i>(Retail)</i>	\$5 Copay <i>(APS Acute List)</i>	\$5 Copay <i>(APS Acute List)</i> \$10 Copay <i>(All Other Generic)</i>	\$5 Copay <i>(APS Acute List)</i> \$10 Copay <i>(All Other Generic)</i>	\$5 Copay <i>(APS Acute List)</i> \$10 Copay <i>(All Other Generic)</i>
Non-Preventive <i>(Mail Order)</i>	\$15 Copay <i>(APS Chronic List)</i>	\$15 Copay <i>(APS Chronic List)</i>	\$15 Copay <i>(APS Chronic List)</i>	\$15 Copay <i>(APS Chronic List)</i>

# MVP Plan Options

Plan	IHP Basic	IHP Plus	IHP Premiere
Network	PHCS / Multiplan	PHCS / Multiplan	PHCS / Multiplan
Deductible (Indv/Fam)	\$0 / \$0	\$0 / \$0	\$0 / \$0
Maximum Out of Pocket (Indv/Fam)	\$7,350 / \$14,700	\$5,000 / \$10,000	\$5,000 / \$10,000
<b>Preventive, Physician &amp; Diagnostic Services</b>			
Preventive & Wellness (Non-Hospital Based)	Included	Included	Included
Primary Care Office Visit (Non-Hospital Based)	\$25 Copay <i>(8 visits per plan year)</i>	\$15 Copay <i>(10 visits per plan year)</i>	\$15 Copay <i>(12 visits per plan year)</i>
Specialist Office Visit (Non-Hospital Based)	\$50 Copay <i>(8 visits per plan year)</i>	\$25 Copay <i>(10 visits per plan year)</i>	\$25 Copay <i>(12 visits per plan year)</i>
Urgent Care	\$50 Copay <i>(2 visits per plan year)</i>	\$35 Copay <i>(3 visits per plan year)</i>	\$35 Copay <i>(3 visits per plan year)</i>
Telemedicine	\$0 Copay (Unlimited)	\$0 Copay (Unlimited)	\$0 Copay (Unlimited)
Laboratory Services & Radiology (Non-Hospital Based)	\$50 Copay <i>(3 visits per plan year)</i>	\$50 Copay <i>(3 visits per plan year)</i>	\$50 Copay <i>(4 visits per plan year)</i>
CT / MRI / MRA / PET Scan (Non-Hospital Based) (Prior Authorization Required) (Subject to Reference Based Pricing)	\$350 Copay <i>(1 per plan year)</i>	\$350 Copay <i>(2 per plan year)</i>	\$350 Copay <i>(3 per plan year)</i>
Allergy Services	\$25 Copay <i>(Included in PCP or Specialist Office visit limits but separate copay.)</i>	\$25 Copay <i>(Included in PCP or Specialist Office visit limits but separate copay.)</i>	\$25 Copay <i>(Included in PCP or Specialist Office visit limits but separate copay.)</i>
<b>Hospital &amp; Facility Services (Subject to Referenced Based Pricing)</b>			
Inpatient Hospitalization (Prior Authorization Required)	\$350 Copay per Admission <i>(5 days per plan year)</i>	\$350 Copay per Admission <i>(7 days per plan year)</i>	\$350 Copay per Admission <i>(10 days per plan year)</i>
Inpatient Visits - Physician	Included in IP Hospitalization Copay	Included in IP Hospitalization Copay	Included in IP Hospitalization Copay
Inpatient Surgery (Prior Authorization Required) (Second Opinion may be Required)	Included in IP Hospitalization Copay <i>(2 surgeries per plan year)</i>	Included in IP Hospitalization Copay <i>(3 surgeries per plan year)</i>	Included in IP Hospitalization Copay <i>(4 surgeries per plan year)</i>
Outpatient Hospital or Free-Standing Facility Services and Surgery (Prior Authorization Required)	\$350 Copay <i>(1 visit per plan year)</i>	\$350 Copay <i>(2 visits per plan year)</i>	\$350 Copay <i>(2 visits per plan year)</i>
Anesthesia	Included in IP Hospitalization or OP Hospital or FSF Services and Surgery Copay <i>(2 IP and 1 OP per plan year)</i>	Included in IP Hospitalization or OP Hospital or FSF Services and Surgery Copay <i>(3 IP and 2 OP per plan year)</i>	Included in IP Hospitalization or OP Hospital or FSF Services and Surgery Copay <i>(4 IP and 2 OP per plan year)</i>
Emergency Room	\$350 Copay <i>(1 visit per plan year)</i>	\$350 Copay <i>(1 visit per plan year)</i>	\$350 Copay <i>(2 visit per plan year)</i>
Ambulance Service (Ground Services Only)	\$250 Copay <i>(1 per plan year)</i>	\$250 Copay <i>(1 per plan year)</i>	\$250 Copay <i>(2 per plan year)</i>
Second Surgical Opinion (Telephonic & Online Service)	\$0 Copay	\$0 Copay	\$0 Copay
<b>Pregnancy Benefits</b>			
Professional Services	Not Covered	\$350 Copay	\$350 Copay
Maternity / Childbirth / Delivery (Considered Inpatient Hospital Stay)	Not Covered	\$350 Copay per Admission <i>(Subject to Reference Based Pricing)</i>	\$350 Copay per Admission <i>(Subject to Reference Based Pricing)</i>
<b>Other Services</b>			
Home Health Care	\$25 Copay <i>(10 visits per plan year)</i>	\$25 Copay <i>(15 visits per plan year)</i>	\$25 Copay <i>(20 visits per plan year)</i>
Hospice (Prior Authorization Required)	Not Covered	Not Covered	Not Covered
Treatment for Chemical Abuse & Dependency – Inpatient (Prior Authorization Required) (Subject to Reference Based Pricing)	\$250 Copay per Day <i>(5 days per plan year)</i>	\$250 Copay per Day <i>(7 days per plan year)</i>	\$250 Copay per Day <i>(10 days per plan year)</i>
Treatment for Chemical Abuse & Dependency – Outpatient (Prior Authorization Required)	\$25 Copay per Day <i>(5 days per plan year)</i>	\$25 Copay per Day <i>(7 days per plan year)</i>	\$25 Copay per Day <i>(10 days per plan year)</i>
<b>Pharmacy Benefits (Subject to Formulary)</b>			
Preventive (Generic Only)	\$0 Copay	\$0 Copay	\$0 Copay
Non-Preventive (Retail)	\$5 Copay (APS Acute List) \$10 Copay (All Other Generic)	\$5 Copay (APS Acute List) \$10 Copay (All Other Generic) \$40 Copay (Preferred Brand) \$80 Copay (Non-Preferred Brand)	\$5 Copay (APS Acute List) \$10 Copay (All Other Generic) \$40 Copay (Preferred Brand) \$80 Copay (Non-Preferred Brand)
Non-Preventive (Mail Order)	\$15 Copay (APS Chronic List)	\$15 Copay (APS Chronic List) \$120 Copay (Preferred Brand) \$240 Copay (Non-Preferred Brand)	\$15 Copay (APS Chronic List) \$120 Copay (Preferred Brand) \$240 Copay (Non-Preferred Brand)

## Rates

Plan	MEC 1	MEC 2	MEC 3	MEC 4	IHP Basic	IHP Plus	IHP Premiere
Single	\$160.81	\$260.20	\$366.87	\$408.84	\$614.99	\$687.44	\$743.46
EE + Spouse	\$235.93	\$370.11	\$530.54	\$594.35	\$1,023.44	\$1,182.85	\$1,277.33
EE + Child(ren)	\$215.58	\$333.49	\$475.97	\$532.51	\$896.25	\$1,026.67	\$1,099.37
Family	\$276.59	\$443.39	\$639.64	\$718.02	\$1,304.72	\$1,522.08	\$1,633.23

**Underwritten by Providence Insurance Company**

## Proposal Terms & Conditions

- **These plans are not traditional major medical insurance.** These are limited day benefit plans. These plans have exclusions and limitations not associated with major medical plans. Please review the Summary of Benefits for each plan for a description of coverage and a list of exclusions.
- The benefit options in this proposal are the result of combining one or multiple benefits and/or services from different companies (“Vendor(s)”) which may include but are not limited to, insurance companies, stop loss companies, other benefit providers and administrative services providers. As such, the Client is, and the Proposal shall be subject to all Vendor requirements for approval and Client may be required to complete one or more Vendor applications. Some Vendor offerings may include fully insured products.
- **This is not a contract of insurance.** An SPD or Vendor specific policies will contain full plan details that will supersede this Proposal and control in the event of conflict and should be referred to for specific information. All matters regarding the plan are, in all respects, governed by the SPD or Vendor specific policies. The benefit summaries in this proposal and any subsequent material (“Materials”) are intended to be brief descriptions of the benefits. In the event there is a conflict between Materials and the SPD or Vendor specific policies, the SPD or Vendor specific policies will control.
- The delivery of products and/or services from any Vendor associated with the plans presented in this proposal will only be provided after receipt and acknowledgment, by the parties, of a fully executed service contract and is subject to the terms and conditions thereof.
- Taxes and fees, including but not limited to the Patient Centered Outcomes Research Institute (PCORI), are the responsibility of the Client and its plan of benefits and are not covered under the policy.
- Charges assessed by the New York Health Care Reform Act (NYHCRA), Massachusetts Health Safety Net, and/or any other state mandated fees are the responsibility of the Client and its plan of benefits. No late fees, penalties, interest, surcharges or other assessments resulting from these requirements are reimbursable under the stop loss policy, if applicable.
- This Proposal is Proprietary and Confidential and is only to be review by the Client and its agents and advisors.

## Plans Administered by



**27** Years of TPA Experience

**500K** Lives Under Administration

**1K** Employer Group Clients

**90%** Client Retention

**99%** Claims Financial Accuracy

S&S Health was established 27 years ago in Cincinnati, Ohio. We offer modular technology within a proprietary claims platform that delivers a premiere national healthcare solution. We support Employers, Brokers, Consultants, Other TPA's and Direct to Employer health plan solutions. The company processes just over \$1 Billion in claims, annually, servicing just under 500,000 employee lives in over 1,000 employer groups.

S&S Health prides itself on market leading service in a secure and compliant environment. The company focuses on accurately servicing their clients quickly to alleviate stress on members and providers. S&S Health has achieved 99.97% financial accuracy and 99.04% coding accuracy on claims. We are committed to investing in people, processes, and technology to provide our clients with the best benefits and services available.

## Reference-Based Pricing Provided by



Reference-Based Pricing (aka Value-Based Payments (VBP)) is an alternative health plan that uses a transparent way to determine the price of service based on value and quality. This process is based on Medicare prices plus a percentage – not some hidden arbitrary number.

In general, VBP is based on a percentage of Medicare (often 150%) and is used to determine hospital payments.

**98%** Acceptance Rate with Providers

**72%** Average Savings on Medical Claims

**45:1** Return on Investment

**\$12,792** Average Savings Per Member

## How VBP Works

Below is how HST's VBP Health Plan works. The real difference between the HST Plan and a traditional PPO is how we reimburse hospitals.

