



# PROVIDER-DIRECTED SELF-FUNDED PLAN

**Designated Provider (Redirect Health) for Preventive Care and Small Medical Expenses Without A Medical Cost Sharing Plan for Large Expenses.**

Use Redirect Health as your designated provider for Preventive Care and Small Medical Expenses. Use Redirect Health's Telemedicine protocol to access services using an open access network of care providers. Includes Wellness services. **The plan EXCLUDES Medical Cost Sharing.**

## Plan Features



### **AVOID**

AVOID medical costs with education and a proactive and interactive wellness program (called WellFit Wellness) provided by **My Academy of Health Excellence**. You become a member of WellFit Wellness when you join the **MPowering Benefits Association**. As a member of the Association, you're entitled to become a member of the Provider-Directed Self-Funded Plan.

- Single Point of Access for Services
- Fully Integrated Health and Wellness Program
- Wellness Assessment Program (health risk assessment to inform you re your current health status)
- QR For Life Code for Emergencies and Personal Medical Vault
- WellFit Community (on-line forum for blogs and group interaction)
- Twelve Habits of Highly Healthy People
- Artificial Intelligence Based on Functional Medicine (functional medicine-based risk assessment, personalized recommendations, and coaching service)
- On-line Resource Center (webinars, podcasts, interviews with experts, newsletters and e-books)
- Healthy Rewards Program

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## PREVENT

PREVENT medical expenses with Redirect Health's EverydayCARE program. There are no pre-existing condition limitations under EverydayCARE. Call the 24/7/365 concierge (Care Logistics Team) to access care; telephone support is provided in English and Spanish. The EverydayCARE program provides all Affordable Care Act-mandated preventive care services (adult and child), including immunizations and flu shots.



## MANAGE

You are NOT permitted to establish a tax-advantaged Health Savings Account with this option.

Money Management: You CAN elect to establish a patented, proprietary Health Matching Account provided through Health Matching Account Services, Inc. to help pay for a variety of medical expenses that are not covered under the plan. Call us at **877-734-3884** to see how an HMA may benefit you.



## MITIGATE

The EverydayCARE program (see above under PREVENT) provides primary care office visits and chiropractic visits with \$0 deductible and \$0 co-pay. Labs listed in a published schedule are provided with \$0 co-pay. The program also includes Rx discounts. The Care Logistics Team determines if the member can qualify for Public or Private Assistance Programs and, if so, facilitates enrollment. In addition, these services are also available:

- My AHE Pharmacy Programs
- My AHE Member and Concierge Services
- Comprehensive virtual services (telemedicine)



## CONTAIN

Medical Cost Sharing is not available with this plan.

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## Plan Specifications

- **NO AFFORDABLE CARE ACT TAX PENALTY**
- **WELLFIT WELLNESS PLATFORM**—Managed by My Academy of Health Excellence
- **PREVENTIVE CARE NETWORK**—Open Access (anywhere) with prior authorization from the Care Logistics Team. No cost for preventive services mandated by the Affordable Care Act 
- **PRIMARY AND CHIROPRACTIC CARE NETWORK**—Open Access (anywhere) with prior authorization from the Care Logistics Team. \$0 deductible and \$0 co-pay for primary care office visits, chiropractic visits, and for labs listed in a published schedule. Discounts are available for some other services. Use this to meet most of your small needs 
- **SMALL MEDICAL EXPENSES**—Use the services of Redirect Health to meet most of your needs for small medical expenses. My AHE Pharmacy Programs and My AHE Member and Concierge Services are also available

## Large Medical Expenses

- The plan **DOES NOT CONTAIN** the Medical Cost Sharing element of the Healthy Care Strategy

## Plan Cost

**Monthly Cost - Pricing depends on the size of the membership unit (see below) and is not based on age, sex or geography. Must be a member of the MPowering Benefits Association (\$25 set-up fee).**

Member Only: \$130

Member and Children: \$225

Member and Spouse: \$225

Entire Family: \$325