

HOORAY HEALTH

Deductible Relief Plan

A Noncoordinating Gap Benefit

Payments for accidents & everyday medical expenses that deductibles do not cover.



Hooray Health Makes Benefits Simple

Out-of-pocket medical expenses can be a challenge for employees as deductibles and other cost-sharing have increased. Even common expenses, if rendered in the wrong setting, can be seemingly insurmountable.

Hooray Health has a simple and affordable solution, the Deductible Relief Plan (DRP). The DRP is designed to **help pay out-of-pocket expenses** associated

with everyday illness and accident-related medical care. Hooray Health's Provider Network offers access to a nationwide network of Retail Clinics and Urgent Care Centers for a **\$25 copay with no balance bills***. The plan also provides a fixed \$175 payment if the employee goes to a physician outside of the Hooray Health Network.

What is Covered?

✔ Hooray Health Provider Network



Visit any Retail Clinic or Urgent Care Center in the proprietary Hooray Health Provider Network

✔ Physician Office Visit



Payment for sickness-related physician office visits outside the Hooray Health Network

✔ Hospital Benefits



Pays a hospital admission benefit due to sickness and other inpatient hospital services such as ICU, surgical, and anesthesia. Amount should revise to \$100-\$1,500.

✔ Accident Medical Care



Reimbursement for reasonable and customary medical expenses incurred for care and treatment of an injury with no deductible.

*No balance bills apply for covered services with contracted Hooray Health Network Providers.



Plan Highlights



Hooray Health Nationwide Provider Network

\$25 copay with No Balance Bills*



Mobile Optimized Website

Finds nearby, in-network Hooray Health Providers 24/7/365



ID Card

No confusion for providers to bill Hooray Health



Sickness and Accident Coverage

Covers everyday medical expenses



Supplement

Fits under an HSA or other comprehensive medical plan**



Multiple Coverage Levels

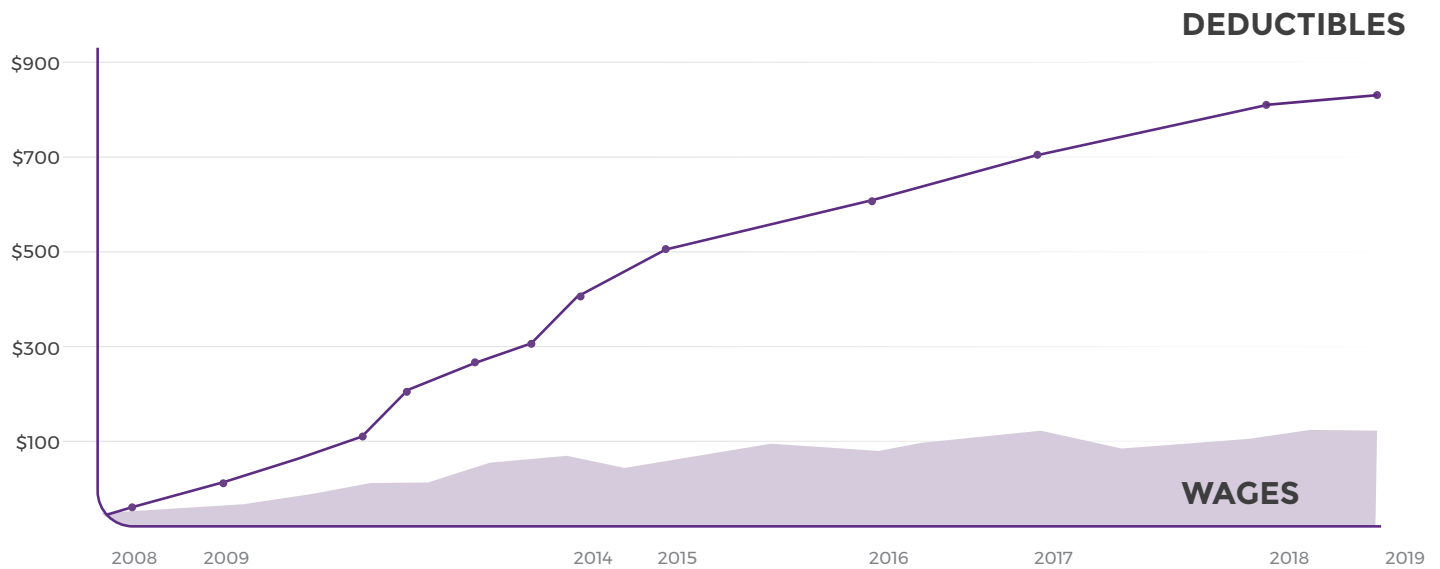
Meeting deductible variations

*No balance bills apply for covered services with contracted Hooray Health Network Providers.

**For HSA Plans, Individuals can choose Hooray Health instead of HSA account.

Why is Deductible Relief Needed?

Large employers could see the annual deductibles of their employer benefit plans increase by as much as 6% in 2021. (SHRM)



From 2008 to 2019, healthcare annual deductibles for employer sponsored plans rose 8 times higher than employee wages. (KFF)



FLU VISIT

Urgent Care

- Provider office visit, RIDT Lab Test

	MEMBER PAYS	
Actual Charges	Hooray Health Network	High Deductible Plan
\$398	\$25 Copay No Balance Bill*	Up to \$398

CAR ACCIDENT

Emergency Room

- Emergency Room Visit, CT Scan, Facility Charge

	MEMBER PAYS	
Actual Charges	Hooray Health Any Provider	High Deductible Plan
\$2161	\$0	Up to \$2,161

Benefit Summary



	HOORAY HEALTH Basic Choice Plan	HOORAY HEALTH Plus Choice Plan	HOORAY HEALTH Premium Choice Plan
OUTPATIENT BENEFITS			
Hooray Health Network	YOU Pay \$25	YOU Pay \$25	YOU Pay \$25
Other Physician Office Visit	You Receive \$175	You Receive \$175	You Receive \$175
Maximum annual provider visits	2 Visits per Year	3 Visits per Year	3 Visits per Year
INPATIENT BENEFITS	YOU RECEIVE	YOU RECEIVE	YOU RECEIVE
Hospital Admission Benefit	\$750 per day x 1 day	\$1,000 per day x 1 day	\$1,000 per day x 1 day
Hospital Confinement Benefit	\$500 per day x 2 days	\$1,000 per day x 2 days	\$1,000 per day x 5 days
Surgery Benefit (Maternity Included)	\$500 per day x 1 day	\$1,000 per day x 1 day	\$1,500 per day x 1 day
Anesthesia Benefit	\$100 per day x 1 day	\$250 per day x 1 day	\$375 per day x 1 day
ACCIDENT BENEFIT			
Maximum Annual Benefit Amount	up to \$2,500	up to \$2,500	up to \$3,500
Deductible	\$0 Deductible	\$0 Deductible	\$0 Deductible
AD&D Benefit Amount	\$5,000	\$5,000	\$5,000
MONTHLY RATES			
Employee Only	\$60.40	\$92.28	\$110.35
Employee + Spouse	\$125.67	\$196.24	\$235.40
Employee + Children	\$118.15	\$181.27	\$217.07
Employee + Family	\$167.75	\$259.85	\$309.46
BENEFIT VALUE PER MEMBER			
Maximum Annual Benefit Amount	\$5,200	\$7,275	\$11,900



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