

# MOXIE One Health

A Financial Services Company



## Health Insurance Re-Imagined

*Individuals and Group Smart Choice Indemnity Health Insurance (HSP Gold with 2 units)*

*Smart Products. Smart Ideas!*

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### Make Us Your Partner in Life, and in Health

We know you want to be healthy. We want you to be healthy, too.

If you're like most people, you probably have a mile-long to-do list that includes items such as "Getting your blood pressure and cholesterol checked" and "Start walking 20 minutes each day." Who knows when you'll get around to all that? But if your health insurance offered to pay you cold, hard cash for taking better care of yourself, you'd probably start right now.

Today, we'd like you to think about health insurance in a way you've never thought about it before. Imagine, having health insurance that pays you back. Imagine, having health insurance with no, or a simple low deductible to meet, no co-insurance to pay, and in most cases, no co-payment to pay when visiting a doctor's office. Smart Choice Health insurance, a suite of modern affordable products, designed by Moxie One Health allows you to use your health insurance in ways and circumstances you may have never thought possible.

Moxie One Health serves as a national marketing arm for its preeminent insurance products which are underwritten by our highly rated strategic partners. Our Members and Clients enjoy the benefits of lower cost, high value, private health insurance as well as dental and vision insurance. Members and Clients also have access to an additional suite of prestigious corporate benefits.

In today's market where health insurance is often unavailable or not affordable, our **Health Insurance Plans** can help families with the ability to budget health care expenditure, by providing multiple fixed health insurance benefits they can choose according to their health care needs. These plans provide great hospital, medical and outpatient coverage with additional Wellness benefits and Doctor's Office Visit benefits to promote preventive care. Since all the benefits are defined in the plan, it helps to allow the consumer to consciously choose providers and care of treatments.

**\$5,000,000 Lifetime Maximum per policy.** Choose your Calendar Year Maximum Benefit Level: **\$250,000** | \$500,000 | \$1,000,000

### *When you become a member of Moxie One Health, you will have:*

- Members and Clients have access to the National PHCS PPO Healthcare Network (400,000 + providers)
- Plan pays for in-network PCP \$120 and SPC \$150/200 (Max 20 visits PCP / 2 SPC per covered member (yr.)  
Patient may have additional out of pocket cost for initial visit due to family medical history exam
- Laboratory testing: Plan pays up to \$80 for labs
- Radiology: X-rays (\$160) CAT Scan, MRI'S or Nuclear Testing (\$500)
- Unlimited Telehealth visits for Primary, Pediatric and Basic GYN care \$0 co-pay
- Annual AMA physical exams are covered up to \$1,000 and increases to \$1,750 in year 4 + (requires a 60 day wait)
- Urgent Care visits are covered \$300 per visit / 1 visit per covered member per year
- Emergency care visits are covered up to \$600 per visit/ 1 visit per covered member per year
- Inpatient Hospital Daily Facility Fee: Plan pays \$3,000 for sickness / \$4,500 for injury / Hospital ICU pays \$4,500 sickness / \$5,000 injury per day. \$2,500 deductible or higher plans also pays an additional \$1,000, \$2,000, or \$3,000 benefit for first day hospital confinement to help offset plan deductible.
- Inpatient Surgical Procedures: Plan pays 2X Current RBRVS Fee Schedule
- Outpatient Hospital & Ambulatory Surgical Care: Plan pays \$3,500 for procedures performed under General Anesthesia and \$1,500 if performed not requiring general anesthesia per day
- Emergency Ambulance: Plan pays \$1,000 ground / \$2,500 air limited to 2 payments for ground and 1 for air per year
- Plan also include: Mental Health, Substance Abuse, Rehabilitation & Skilled Nursing Facility and pays in accordance to Fee Schedule
- Prescription drugs co-pay card
- Access to a Concierge Help Desk for Patient Advocacy Services | Medical Bill Negotiating | Suite of Concierge Benefits



### The benefits you need and the care you deserve

HSP Gold Edition Policy offers customized insurance plans and protection where it matters most at an affordable price. In addition, HSP Gold offers policyholders a growing number of tools, resources and value-added benefits that are sure to help you navigate through the costly and complex healthcare marketplace.

### What's the real benefit to you?

It's simple. Staying healthy is the ultimate benefit. We believe primary & preventive care is the foundation to good health, and we support that belief with benefits that pay you back for keeping your doctor appointments and taking better care of yourself. And, you won't have to meet a deductible first.

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### Here's Just a Few More Great Reasons to Choose MOXIE

#### ***The Power of Primary & Preventive Care:***

Quality primary care is the backbone of any functional health care system. Everyone needs it, and when people have access, they stay healthier. Research shows far fewer ER visits, specialist visits, hospitalizations and surgeries are required when primary care needs are fully met. What's better, primary care & preventive medicine are inherently inexpensive. Not only are our healthcare plans priced within reach, but they are also packed with value to make sure you get your money's worth at a cost that makes sense.

#### ***Quality Coverage!***

Our affordable Indemnity Healthcare plans provide quality care. Whether you're single, family or an employer, our plans can fit your budget. Plans are very comprehensive, with no deductibles to meet first. We cover members ages 18-65 and eligible dependents.

#### ***Great Rates!***

Members and Clients enjoy the benefits of lower cost, high value private health insurance on mandated and elective benefits that are more robust than those in the marketplace. Rates start as low as \$160.00 per month for a \$2,500 deductible plan including pharmacy benefits. (Based on age 40 Non-Smoker). There is a one-time enrollment fee.

#### ***Concierge Medical Help Desk / Access to More Doctors!***

Telehealth visits are unlimited; however, Telehealth does not replace your primary care physician (PCP). If you or your PCP decides you need an in-person face to face visit, you can simply book an appointment or contact a network provider and request an appointment. Members have access to the PHCS PPO Network which includes more than 400,000 healthcare providers to choose from. Fees for routine office visits are listed on your healthcare card.

#### ***Simplified Underwriting and easy Enrollment Process!***

To keep premiums down for our members, some pre-existing medical conditions may be rated, excluded for the first 12 months, or denied. Coverage is guarantee issue for Employer Groups of 10 or more lives.

***Simple Low \$500|\$1,000|\$2,500/\$5,000/\$7,500/\$10,000 Yearly Deductibles to choose from. There's no co-insurance or co-pays to Pay!***

Deductible applies to hospital confinement only. Simple—Easy—Affordable—Comprehensive.

#### ***Pharmacy Services!***

Plans include Prescription Indemnity Benefits which reimburse Members a fixed dollar amount for Generic and Name Brand Prescriptions. Members will also receive a pharmacy discount card which allow you to shop locally or online-mail order for medications at lower pricing. Cost and certain drug availability is subject to change based on individual pharmacy policy.

#### ***MOXIE Smart Choice Umbrella Option!***

MOXIE's Smart Choice Umbrella Options are funded by life insurance (Living Benefits) dollars and pays a lump-sum benefit amount of up to 90% (percent) of \$250,000 or \$225,000. The money is paid directly to the covered member in the event the covered member suffers one or more of the defined major medical conditions listed below.

**Heart Attack — Stroke — Invasive Cancer — End Stage Renal Failure — Major Organ Transplant— ALS (Amyotrophic Lateral Sclerosis) - Blindness — Paralysis — Arterial Aneurysms — Central Nervous System Tumors — Major Multi System Trauma — Auto Immune Deficiency Syndrome (AIDS) - Severe Disease of Any Organ — Severe Central Nervous System Disease — Major Burns — Loss of Limbs**

The money can be used to help the covered member live with financial dignity, pay for medical treatment, household expenses or to help the covered member to be able to afford taking needed time away from work to spend valuable time with family. The MOXIE Smart Choice Umbrella Option also cover 6 defined Chronic Illnesses (ADL), Severe Cognitive Impairment, and Terminal Illness. The money may also be used to assist Members with the need for Long-Term Care and Assisted Living. And, as you may have already guessed, this option also provides a large death benefit for the members family...**Just in case!**

*MOXIE Smart Choice Umbrella Options may be added in amounts from \$250,000, all the way up to \$2,000,000.00 with a payout benefit of up to \$1,800,000.00. Defined conditions, and payouts formulas may vary by carrier and state. Smart Choice Umbrella policies may also be purchased as a stand-alone product.*



## *Applying is Easy*

### Health Insurance Coverage

Enrollment is easy, with a simple application process and fast approval. All applicants requesting coverage must reside within a state we serve.

For more information or to enroll, give us a call at 1-866-556-2030  
or visit us online at [www.MoxieOneHealth.com](http://www.MoxieOneHealth.com)

The health insurance portion of this product is underwritten by highly rated independent strategic insurance carriers/partners of MOXIE One Health, LLC. The Smart Choice Umbrella Option portion of this product is funded with life insurance (Living Benefits).

This plan does not meet the requirements of the Affordable Care Act, and does not cover maternity or well-baby care. Please see underwriters outline of coverage for exclusions and limitations.

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