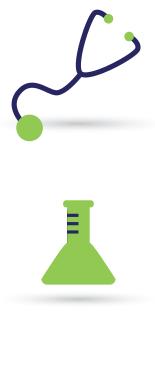
Healthy Essentials PREVENTIVE AND WELLNESS SERVICES

Welcome to the Lifestyle HealthyEssentials Program!

IMPORTANT PLAN NOTES:



Plan participants must see a doctor within the PHCS PPO Network in order to be covered for the preventive benefits and services listed as part of the covered benefits summary.

All lab MUST be provided through LabCorp only in order to be covered under the HealthyEssentials Plan. If there are no LabCorp facilities within 50 miles, please contact a Lifestyle Care Coordinator at: **1-844-643-5104** to discuss other options.



All Mammography and Colonoscopy Screening require pre-certification.

For pre-certification, please call a Lifestyle Care Coordinator at: **1-844-643-5104.**

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HealthyEssentials MEC

COVERED BENEFIT SUMMARY

HealthyEssentials offers the following covered benefits to provide the Minimum Essential Coverage as defined by the Affordable Care Act (ACA).

15 COVERED PREVENTIVE SERVICES FOR ADULTS (AGES 18 AND OLDER)

- Abdominal Aortic Aneurysm one time screening for age 65-75
- 2. Alcohol Misuse screening and counseling
- 3. **Aspirin** use for men ages 45-79 and women ages 55-79 to prevent CVD when prescribed by a physician
- 4. Blood Pressure screening for all adults
- 5. Cholesterol screening for adults
- 6. **Colorectal Cancer** screening for adults starting at age 50 limited to one every 5 years
- 7. Depression screening for adults
- 8. Type 2 Diabetes screening for adults
- 9. Diet counseling for adults

10. HIV screening for adults

- 11. Immunizations vaccines for adults (Hepatitis A & B, Herpes Zoster, Human Papillomavirus, Influenza (flu shot), Measles, Mumps Rubella, Meningococcal, Pneumococcal, Tetanus, Diptheria, Pertussis)
- 12. Obesity screening and counseling for all adults
- 13. Sexually Transmitted Infection (STI) prevention counseling for adults
- 14. **Tobacco Use** screening for all adults and cessation interventions
- 15. Syphilis screening for all adults

23 COVERED PREVENTIVE SERVICES FOR WOMEN (INCLUDING PREGNANT WOMEN)

- 1. Anemia screening on a routine basis for pregnant women
- 2. Bacteriuria urinary tract or other infection screening for pregnant women
- 3. BRCA counseling and genetic testing for women at higher risk
- 4. **Breast Cancer Mammography** screenings every year for women age 40 and over
- 5. Breast Cancer Chemoprevention counseling for women
- Breastfeeding comprehensive support / counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women. Non-network services will be payable as network services.
- 7. Cervical Cancer screening
- 8. Chlamydia Infection screening
- 9. **Contraception:** FDA-approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs
- 10. **Domestic and interpersonal violence** screening and counseling for all women

- 11. Folic Acid supplements for women who may become pregnant when prescribed by a physician
- 12. Gestational diabetes screening
- 13. Gonorrhea screening for all women
- 14. Hepatitis B screening for pregnant women
- 15. Human Immunodeficiency Virus (HIV) screening and counseling
- 16. Human Papillomavirus (HPV) DNA Test: HPV DNA testing every three years for women with normal cytology results who are 30 or older
- 17. Osteoporosis screening over age 60
- 18. Routine prenatal visits for pregnant women
- 19. **Rh Incompatibility** screening for all pregnant women and follow-up testing
- 20. **Tobacco Use** screening and interventions for all women, and expanded counseling for pregnant tobacco users
- 21. Sexually Transmitted Infections (STI) counseling
- 22. Syphilis screening

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23. Well-woman visits to obtain recommended preventive services

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HealthyEssentials MEC

COVERED BENEFIT SUMMARY (CONT.)

HealthyEssentials offers the following covered benefits to provide the Minimum Essential Coverage as defined by the Affordable Care Act (ACA).

26 COVERED SERVICES FOR CHILDREN

- 1. Alcohol and Drug Use assessments
- 2. Autism screening for children limited to two screenings up to 24 months
- 3. **Behavioral Assessments** for children (limited to 5 assessments up to age 17)
- 4. Blood Pressure screening
- 5. Cervical Dysplasia screening
- 6. Congenital Hypothyroidism screening for newborns
- 7. Depression screening for adolescents age 12 and older
- 8. **Developmental** screening for children under age 3, and surveillance throughout childhood
- 9. Dyslipidemia screening for children
- 10. **Fluoride Chemoprevention** supplements for children without fluoride in their water source when prescribed by a physician
- 11. **Gonorrhea** preventive medication for the eyes of all newborns
- 12. Hearing screening for all newborns
- 13. Height, Weight and Body Mass Index measurements for children.
- 14. Hematocrit or Hemoglobin screening for children
- 15. Hemoglobinopathies or sickle cell screening for newborns
- 16. **HIV** screening for adolescents

- Immunization vaccines for children from birth to age 18 doses, recommended ages, and recommended populations vary:
 - Diphtheria, Tetanus, Pertussis
 - Haemophilus influenzae type b
 - Hepatitis A
 - Hepatitis B
 - Human Papillomavirus
 - Inactivated Poliovirus
 - Influenza (Flu Shot)
 - Measles, Mumps, Rubella
 - Meningococcal
 - Pneumococcal
 - Rotavirus
 - Varicella
- 18. **Iron supplements** for children up to 12 months when prescribed by a physician
- 19. Lead screening for children
- 20. **Medical History** for all children throughout development Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
- 21. **Obesity screening** and counseling
- 22. Oral Health risk assessment for young children up to age 10
- 23. Phenylketonuria (PKU) screening in newborns
- 24. Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents
- 25. Tuberculin testing for children
- 26. Vision screening for all children under the age of 5



Integrated Benefits

As a Lifestyle Health Plans product, all HealthyEssentials Plans include unique, industry-leading value added benefits that further differentiate our product among the growing number of MEC plans on the market today.

LifestyleMD Telemed Consultations

All HealthyEssentials plan participants have access to licensed physicians 24/7/365 via phone or e-mail and will enjoy knowledgeable, on-demand, access to telemedicine consultations at no additional cost. A value added feature that improves access while reducing costs due to unnecessary office, urgent care or emergency room visits. Available as an integrated benefit at \$0 Copay for HealthyEssentials plan participants.





DirectHealth Mall Discount Program

Integrated into our Lifestyle Health program is access to DirectHealth Mall, a unique employee discount program designed to save plan participants money. DirectHealth Mall is a unique consumerdirect website that offers discount savings in the categories of outpatient lab testing, diabetic supplies, medical supplies, prescription, elective medical services, vision, dental, diet and fitness, and more. HealthyEssentials plan participants have direct access to this discount portal as an integrated feature of the plan design!

PPO Network Discounts

Through our PPO network partnerships, HealthyEssentials plan participants have access to network discounts on major medical services. Ask a Lifestyle Health Plans sales associate for more details.



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TELEMEDICINE SERVICES

Connect with a doctor 24/7/365 by phone or email.

Over 70% of all doctor visits are for matters that can be easily handled over the *phone*. - American Medical Association

LifestyleMD provides an opportunity for concierge medicine at its best -24/7/365 phone and online access to U.S. board-certified primary care physicians.





Lifestyle Health Plans Members can talk to a LifestyleMD doctor anytime, anywhere, for non-emergent conditions. Avoid unnecessary office visit copays or urgent care visits. Connect with a physician live by calling the LifestyleMD telehealth hotline.

24/7/365 Phone and email access



Talk with a doctor and pay no copay.

Request prescription medication.

Avoid the wait. Save money.

Have questions? Not feeling well?

Connect with personalized care through LifestyleMD. Direct primary care is the future of medicine. LifestyleMD is the way to make it happen.

To get started simply call: 1-844-PhoneDx / 1-844-746-6339 Or email: consult@mylifestyledoc.com www.mylifestyledoc.com





LABS, SUPPLIES & SERVICES

Online savings for out-of-pocket expenses.

DirectHealth Mall is an online health and wellness discount portal designed to be a one-stop-shop to save you more!





Visit the Mall and Start Saving Today!



Direct Health MALL

The Mall offers you discounts on outpatient lab testing, diabetic supplies, medical supplies, prescription, elective medical services, vision, dental, diet and fitness, and more. All designed and offered with a single goal; to provide today's healthcare consumer with the tools necessary to proactively manage your health and your healthcare costs.

Save money on bundled lab panels

Order monthly diabetic supplies.

Get healthy, shop smart & save money.

Getting Started Is Easy!

When creating your account, remember to use your Group ID # as it appears on your health insurance ID Card. Once your account is created, shop the Mall and save out-of-pocket!

To get started simply visit: www.directhealthmall.com



PPO Network Savings FOR HEALTHYESSENTIALS PLAN PARTICIPANTS

Through our partnership with the PHCS PPO network, HealthyEssentials plan participants have access to network savings on major medical services, in addition to the preventive services outlined in the covered benefit summary. Before seeking care from a PHCS provider, please be sure to confirm access by calling the provider or by calling PHCS at 800-922-4362.

COVERED PREVENTIVE SERVICES

The PPO Network associated with the HealthyEssentials Plan Design is PHCS. HealthyEssentials plan participants must see a doctor within the PHCS PPO Network in order to be covered for the preventive benefits and services listed as part of the covered benefits summary.

ALL OTHER MEDICAL SERVICES

For major medical services not covered under the preventive benefits and services summary, plan participants can use their HealthyEssentials Member ID Card with a PHCS provider in order to access network savings on medical services rendered. HealthyEssentials plan participants will be responsible for 100% of the charges and will be billed directly by the provider for the outstanding balance, once network savings are applied.





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How To Find A Participating Provider

FOLLOW THESE STEP-BY-STEP INSTRUCTIONS

- 1. Go to www.multiplan.com and select the PHCS Network in the box on the right of the homepage and select the Go button.
- 2. Next, choose the type of search Provider or Facility and select the **Continue** button.
- 3. Then you will be able to enter your Search Criteria. Enter your Location by Zip Code or City and State. Narrow search criteria by adding the Type of Doctor or Facility and/or the Name of Doctor or Facility. Then select the Continue button.
- **4.** You will now be able to view Search Results. Select the name of any Doctor or Facility listed for contact information. *Important Note: Provider information contained in the Directory is updated regularly and may have changed. Before scheduling your appointment or receiving services, check with the provider to confirm participation in the network, location, and if the provider is accepting new patients.*

