

Executive Summary



Hooray Health takes a pioneering approach to providing affordable access to healthcare for everyday illness, accidents, and urgent care by combining fixed indemnity and accident insurance policies. A key element of our plans include \$25 Copay access to Hooray Health's proprietary network of Retail Clinics and Urgent Care Centers.

Hooray Health serves the needs of associates who need to access health care but might not otherwise be able to afford it. We serve Traditional Employers, PEOs, Staffing firms, Associations, previously uninsured employees (Full-time and Part-time) and high turnover groups. Hooray Health can also be offered as a noncoordinating supplement underneath a PPO or a High Deductible Health Plan for first-dollar coverage.

WHAT'S UNIQUE?

\$25 Copay at Retail Clinics and Urgent Care Centers. Period!

NO Balance Bill!* - Hooray Health's proprietary, 48 state, 3,500+ location, network of Retail Clinics and Urgent Care Centers provide in-house treatment with no balance billing. Our Providers commonly offer extended and weekend hours where members can receive care for their acute illnesses or injuries promptly without an appointment.

\$0 Consult Fee for Telemedicine – Members receive unlimited telemedicine visits with board-certified physicians available 24/7.

No Deductible Coverage for accidents – See any provider for 100% accident coverage, up to the limits of the policy.

Eligibility at Provider – Hooray Health has a single ID Card that allows the provider to check eligibility and file a claim directly to the TPA for payment. Traditionally, fixed indemnity and accident policies have been reimbursement policies that would require the member to pay first, then submit a claim to the carrier for payment, creating further financial stress. With Hooray Health, that is not the case!

Provider Flexibility - Fixed payment for First Health Network or Out-of-Network Providers. The First Health Network offers discounts to over 695,000 providers in 50 states. Hooray Health Members can see the medical provider of their choice in the

First Health or Out of Network with a fixed payment, but there is the potential for a balance bill. If a Member goes to a Hooray Health Network Provider, there is only a \$25 copay with no balance bill.*

CUTTING EDGE MOBILE APP

Hooray Health's Mobile App centralizes all the perks of being a Hooray Health Member.

- ✓ Access a \$0 cost telemedicine physician
- ✓ Find a Retail Clinic or Urgent Care Center for a \$25 Copay
- ✓ Find the lowest cost pharmacy by using our "Point of Prescription" geo mapping and price transparency tool
- ✓ And much more!

BENEFIT OPTIONS AND VALUE**

Hooray Health offers multiple benefit options ranging from a simple fixed indemnity with accident coverage up to benefit options with hospital indemnity. General prices are far less than major medical insurance. Those interested can add MEC benefits on a self-funded basis. Another option is to use Hooray Health to compliment Major Medical as a supplemental gap or use it when an employee needs a more affordable option!

*No balance bills for covered services under the Hooray Health Network.
**Hooray Health is not an ACA compliant plan unless MEC is offered.

CONTACT

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