



Elysian Healthcare

Member Information Packet

Welcome to a  
*Healthier You!*

Finally, a healthcare management  
plan with defined health benefits  
for you.



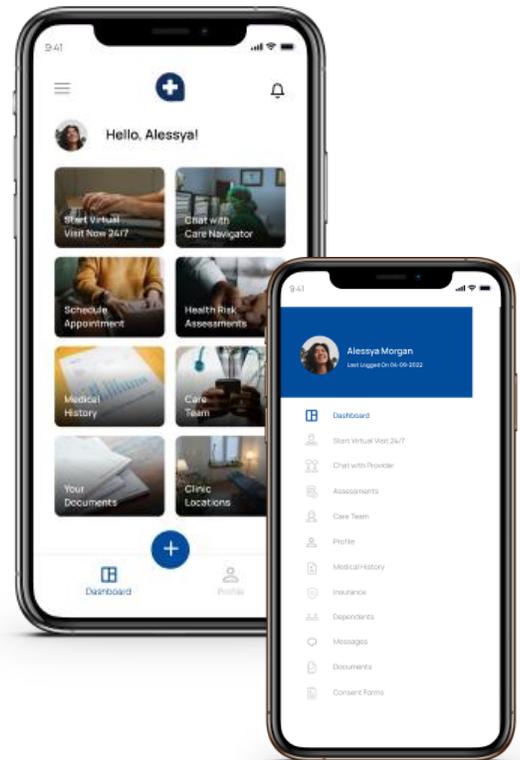
**Complete Care at no out-of-pocket cost!**

**Plan Benefits Include:**

- Payments for qualified out-of-pocket hospital expenses
- Virtual Urgent Care
- Virtual Primary Care Services
- Virtual Behavioral Health
- Prescription Benefit
- Health Risk Assessments
- Laboratory and Genomic Screenings
- Health Coaching
- Digital Coaching
- Professional Tax Consulting Services
- Library of workshops, recipes, challenges, and more!



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Your Elysian Healthcare supplemental plan benefits are supported through a partnership with AkosMD; and includes services and resources that broaden your access to care and health management resources.

## AkosMD Comprehensive Care Management Portal

When it comes to working toward your health and well-being goals, you don't have to do it alone! The Akos Virtual Care Ecosystem is supported by a comprehensive care management system.

Behavioral Change Workshops can help you learn about a variety of topics to enhance your well-being. Our workshops are designed to help you boost your well-being knowledge, develop new skills and healthy habits, and take action to lead a healthier lifestyle.

Our interactive challenges make it fun for everyone to jump-start healthy changes and reach their well-being goals by tracking healthy behaviors.



# Akos Comprehensive Care

Your employer has expanded their healthcare benefits package to include Akos as a direct primary care partner. As a member of the Akos health plan, you have unlimited access to many of the services Akos has to offer. The benefits listed are available to you with no copay and \$0 deductible.



## On-Demand Care

No commutes. No waiting rooms. No need to reschedule the work day. Akos delivers high-quality care when and where your employees need it, 24/7. Our focus is on quality: from the seamless experience we offer to our national network of providers and care coordinators.



## Benefits Wallet

With medical costs and insurance premiums on the rise, offering a convenient way to get benefits information in the hands of each and every employee empowers them to make informed decisions about their healthcare.



## Dedicated Care Team

Get peace of mind with a personalized and coordinated care team for every patient. Our care navigators oversee the entire patient journey to ensure the patient is getting the care that best meets their needs. Combined with the power of our connected care portal, the entire care team has a unified view of the treatment plan to pro actively make data-driven medical decisions.



## Real-Time Analytics

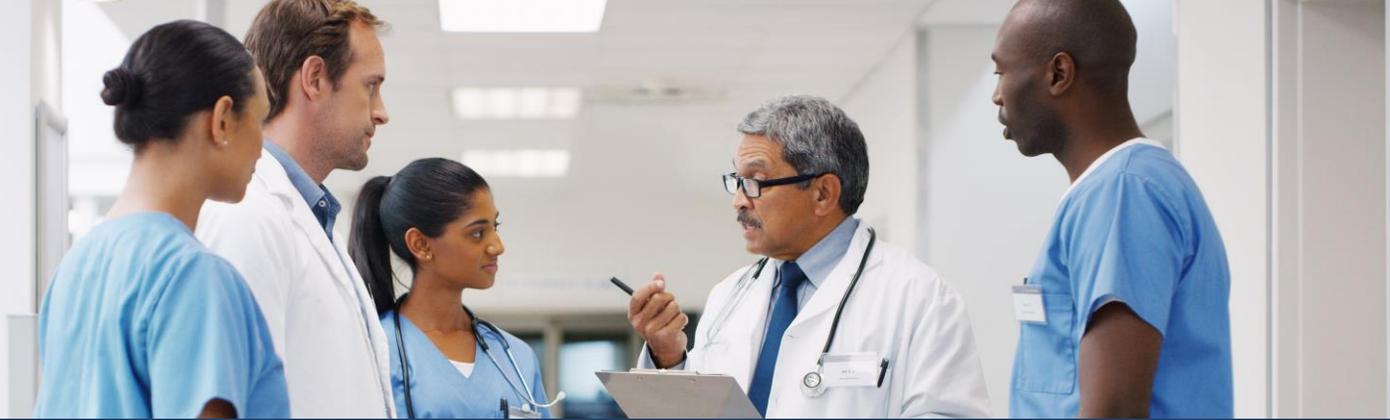
Our state-of-the-art care management platform aggregates relevant data to better evaluate the risks and needs of a patient population. These reports and assessments help employers, providers and payors measure patient outcomes, provider performance and medical costs against defined metrics.

## What's included in your plan

- + Primary Care
- + Behavioral Health Services
- + Care Navigation
- + Preventative & Wellness Care
- + Patient Dashboard



833-434-4440 | [vpc@akosmd.com](mailto:vpc@akosmd.com)



# Akos Virtual Primary Care

As a member of the Akos health plan, you have unlimited access to many of the services Akos has to offer. The benefits listed are available to you with no copay and \$0 deductible.

## Primary Care

- 24/7/365 access to care
- Unlimited virtual visits
- Dedicated primary care provider
- Real-time consultations
- No appointment necessary
- HIPAA-compliant platform
- National provider coverage
- Prescriptions and refills
- Sick & return-to-work notes

## Care Navigation

- Dedicated care navigator
- Guidance to providers
- Scheduling support
- Referrals to specialists
- Specialty care coordination
- Lab and imaging coordination

## Planner & Preventive Care

- Whole health evaluation
- Health risk assessment
- Chronic care management
- Health & wellness coaching
- Smoking cessation
- Diabetes prevention
- Weight Management

## Patient Dashboard

- Medical records
- Health score and goals
- Claims data
- Plan benefit information
- Low-cost prescription finder
- Education material

## What's included in your plan

- + 24/7/365 access to health care
- + Unlimited virtual visits via video or telephone
- + Dedicated primary care provider
- + No appointment necessary
- + National provider coverage
- + Virtual physicals
- + Prescriptions and refills
- + Laboratory and/or radiology orders
- + Sick & return to work notes

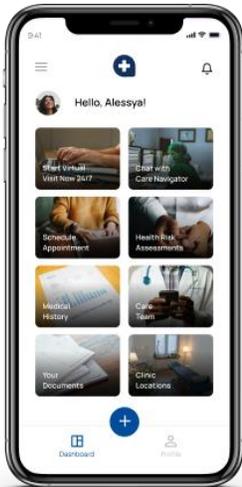




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# Akos Virtual Urgent Care

Access to a virtual primary care plan with a national network of board certified, state licensed doctors conveniently treating primary care issues over message or video.



It is important to have an expert to turn to when you have questions about your health. The AkosMD Nurseline is here to answer your questions and offer advice on things such as:

- Your health symptoms and concerns
- Medications and side effects
- Reliable self-care home treatments
- When to go to the doctor
- When to go to urgent care
- When to go to the emergency room
- Local physician and hospital resources
- Wellness information

Get free confidential help today.

- ✓ 24 hours a day, 7 days a week, 365 days a year.
- ✓ Get convenient around-the-clock guidance from our team of expert, caring nurses.
- ✓ Call 911 in case of medical emergency. This service is not a substitute for doctors care.



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# AkosMD Virtual Behavioral Health Services

AkosMD administers a virtual based behavioral health program that helps navigate members to counseling and psychological services. The patients dedicated AkosMD Care Navigator helps navigate the patient to the appropriate services and schedules the initial appointment and any follow-up appointments the patient may need.

## Video Consults

Appointments with licensed counselors are available between 7am - 10pm 7 days a week. Patients may request the same counselor for subsequent visits. Crisis calls outside the scheduled hours are handled by trained behavioral health registered nurses.

## Routine Virtual Psychiatry Consults

The attending physician/other medical professional may refer patients for psychiatric evaluation.

The Care Navigator will arrange for a video consultation between the psychiatrist and patient within a pre-determined timeframe. The consulting psychiatrist provides a written evaluation with conclusions and recommendations. Only noncontrolled substances can be prescribed via telepsychiatry. Patients requiring controlled substances are referred out for an in-person visit.

## What's included in your plan

- + Behavioral Health Services
- + Virtual behavioral health assessments
- + Virtual behavioral health therapy
- + Unlimited visits
- + Referral to behavioral health clinic when necessary
- + Dedicated case manager

## Conditions Treated Via Video Consult:

- Depression
- Stress
- Anxiety
- Eating Disorders
- Grief
- Family/relationship issues





## AkosMD

# Health Risk Assessments

The Health Risk Assessment tool is designed to help patients understand their health risks and take proactive measures to improve their well-being. Your Care Navigator will complete your personal health assessment with you, assign you a virtual primary care provider and you can even make your first appointment today.

- Demographic characteristics – age, gender
- Lifestyle behaviors – exercise, eating habits, alcohol and tobacco use
- Emotional health – mood, stress, life events
- Physical health – weight, blood pressure, cholesterol levels
- Current and previous health conditions
- Preventive screenings
- Readiness to change behaviors to improve health

### *Why is it so effective?*

Because when employees are motivated by their values and interests, they feel empowered to move forward.





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# AkosMD Health Coaching

When it comes to working toward your health and well-being goals, you don't have to do it alone! The Health Management Platform offers support from a Human Performance Coach to guide you on your path toward meeting your goals.

## Health Education Session

Engage with a Health Coach to discuss health screening results, PHP, and/or health goals

## Personal Coaching Unlimited Sessions

Work with a coach to address a specific area of interest or for general well-being goals

## JumpStart Coaching

Unlimited engagements with a Health Coach to work on specific goals to get started on your path to better health



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# Additional Financial Benefits



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## Hospital Indemnity Benefit

The Limited Benefit Insurance Policy through Elysian Healthcare is a supplemental health plan. Employees are eligible to receive a Hospital Indemnity payment when a valid claim is filed. The payable benefit will correspond to the plan you are enrolled in. Contact Elysian Healthcare to receive a claim form.

Limited Benefit Health Plan Premium Options	Plan 3	Plan 1e	Plan 2e	Plan 4e
<b>Initial Hospital Admission Benefit</b>				
Benefit Payable Per Day of Initial Confinement	N/A	N/A	\$500	\$500
Maximum Number of Days Payable	N/A	N/A	1 Day	1 Day
<b>Daily In-Hospital Benefit</b>				
Benefit Payable Per Day of Confinement	\$100	\$100	\$200	\$200
Maximum Number of Days Payable	10 Days	30 Days	30 Days	30 Days
<b>Emergency Room Benefit</b>				
Benefit Payable Per Day	\$100	\$100	\$100	\$100
Maximum Number of Days Payable	1 Day	1 Day	1 Day	1 Day
<b>Ambulance Benefit</b>				
Benefit Payable Per Day	\$100	\$100	\$100	\$100
Maximum Number of Days Payable	1 Day	1 Day	1 Day	1 Day

## Health Management Benefit

In addition to the Hospital Indemnity benefit, employees see a tax savings and increase in their net pay when enrolled in the Elysian Healthcare plan. Your pre-tax premium will adjust your taxable income and reduce your tax liabilities. For participating in the Elysian Healthcare plan, you will receive a post-tax claim payment, resulting in an increase in your take home pay as seen in the illustration below.

### Example Paycheck

	Without Program	With Program
Weekly gross pay	\$800.00	\$800.00
Major medical premium	\$0.00	\$0.00
Additional pre-tax deductions	\$0.00	\$0.00
<b>Indemnity Plan Premium</b>	\$0.00	\$276.92
<b>Taxable Income</b>	<b>\$800.00</b>	<b>\$523.08</b>
Federal Withholding	\$63.21	\$29.98
Social Security	\$49.60	\$32.43
Medicare	\$11.60	\$7.58
State Withholding	\$0.00	\$0.00
Post-tax deductions	\$0.00	\$0.00
<b>Post-tax income</b>	<b>\$675.59</b>	<b>\$453.09</b>
Indemnity claim payment	\$0.00	\$230.76
<b>Total amount to bank account</b>	<b>\$675.59</b>	<b>\$683.85</b>
Dollars available for employees to use at their discretion	\$0.00	\$8.26

# Tax Consulting Advice Line



Elysian Healthcare

1-888-959-4474

All plan participants have free access to tax advisory services provided by Brennan Manna & Diamond, LLC, and its online platform of BMD Gateway. Through the BMD Indemnity Plan Tax Advice Line, plan participants will interact directly with tax professionals and receive individualized advice based on plan specifics.



## Indemnity Plan Tax Advice Line Benefits

- The tax advisory services are available to all members on an “on-demand” basis.
- The tax advisory services are free to all members.
- Unlimited tax assistance from tax professionals for indemnity plan questions.
- Frequently Asked Questions offer clear explanations of any tax implications.
- Hundreds of examples of common tax scenarios.
- Discounted personal tax filing services.

Contact BMD: 1-888-959-4474 | [Tax@BMDGateway.com](mailto:Tax@BMDGateway.com)

Contact Us: Monday-Friday 8AM-5PM CST | (800) 214-6484 | [healthsupport@elysianhc.com](mailto:healthsupport@elysianhc.com)



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# Disclaimer

## DISCLAIMER

Nothing in the foregoing is intended to provide legal, financial, accounting, tax or health advice from Elysian Healthcare and the insurance carriers expressly disclaim, and you are hereby instructed not to rely on statements made in these foregoing materials for such advice. Elysian Healthcare and the insurance carriers are not in the business of providing legal, financial, accounting, tax, and health advice. Before considering or purchasing the Plan, you should consult with and rely on your own legal, financial, accounting, tax and or healthcare professional(s). Elysian Healthcare and the insurance carriers do not guarantee, and expressly disclaims guaranteeing, any and all employee health or wellness benefits or tax savings, and any employer cost savings or tax savings statement made in the foregoing materials is subject to these disclaimers and any nonreliance provisions.