

TDK Plan Overview

Understanding the details and benefits of the **Transforming Data Through Knowledge** plan.

Plan Overview

- Provided by **America's Choice Health Care**
- **Accessibility** for individuals and families
- **Administered** by Detego Health
- **Emphasizes** personal impact
- **Ensures** vital services within reach

Core Plan Elements

Key Features and Benefits

- Comprehensive coverage options
- Physician services, hospitalization
- Virtual visits, prescriptions
- Wellness, advocacy

Coverage Details

- Tier-specific benefits
- Co-pays, visit allowances
- Maximum coverage limits

Eligibility Requirements

- For individuals and families
- Focus on affordability
- Essential health services

Common Service Features

Network Access

- Utilizes **First Health Network**
- Wide range of providers

Claims Process

- Streamlined through Detego Health
- Efficient claims handling

Support Services

- Wellness support
- Personal health dashboard
- Advocacy via NaviClaim

Network Access through First Health





TDK 1

TDK 1 Health Plan (1/2)

Physician Services

- Primary Care: \$25 co-pay, \$150 max/visit, 3 visits/year
- Specialist Care: \$50 co-pay, \$300 max/visit, 1 visit/year
- Urgent Care: \$50 co-pay, \$300 max/visit, 1 visit/year

Hospitalization

- In-Patient: \$1,000/day, \$5,000 max/year, 12/12 waiting period

Virtual Visits

- MyLiveDoc: \$0 consult fee, no maximum

Physician Services ¹ (Utilizes the First Health Network) ²			Details					
Primary Care Office Visit 3 visits / yr	Co-Pay \$25	Maximum / Visit \$150						
Specialist Care Office Visit 1 visit / yr	Co-Pay \$50	Maximum / Visit \$300						
Urgent Care Office Visit 1 visit / yr	Co-Pay \$50	Maximum / Visit \$300						
In-Patient Hospitalization Benefit	Per Day \$1,000	Year Maximum \$5,000	12/12 month Pre-Existing ³					
Virtual Visits			Details					
 MyLiveDoc Your health, your time	Telemedicine							
Virtual Care	\$0 Consult Fee		No Maximum					
Prescriptions	70+ Free Prescriptions. Discount with Prescription Card.							
Wellness			Details					
 PERSONAL HEALTH DASHBOARD	Personal Health Dashboard							
Advocacy			Details					
 Navi Claim	Hospital Bill Reducer							
 Healthcare Data Analytics Transforming Data to Knowledge								
 First Health Network								
 DetegoHealth Everyone's Better Plan								
<small>(1) All sickness benefits are subject to a 30-day waiting period before benefits are payable under the plan. (2) Outpatient physician services and wellness benefits subject to in-network providers only. Inpatient Hospital indemnity benefits are not covered. (3) Hospitalization benefits are not payable for a Pre-Existing Condition as defined in Plan Doc for the first Twelve [12] Months of coverage. This Plan does not cover services unless listed in the Schedule of Benefits, so please review that list carefully. This group health plan is limited to covering preventive and wellness services as required by the Patient Protection and Affordable Care Act as well as other benefits noted in the Summary Plan Description, which describes the benefits covered by the Plan and how these benefits are covered, including information on copays, deductibles, and limitations.</small>								



TDK 1

TDK 1 Health Plan (2/2)

Prescriptions

- 70+ free prescriptions, discount card

Wellness

- Personal Health Dashboard

Advocacy

- Navi Claim (Hospital Bill Reducer)

Physician Services ¹ (Utilizes the First Health Network) ²			Details										
Primary Care Office Visit 3 visits / yr	Co-Pay \$25	Maximum / Visit	\$150										
Specialist Care Office Visit 1 visit / yr	Co-Pay \$50	Maximum / Visit	\$300										
Urgent Care Office Visit 1 visit / yr	Co-Pay \$50	Maximum / Visit	\$300										
In-Patient Hospitalization Benefit	Per Day \$1,000	Year Maximum	\$5,000	12/12 month	Pre-Existing ³								
Virtual Visits			Details										
 MyLiveDoc Your health, your time	Telemedicine												
Virtual Care	\$0 Consult Fee		No Maximum										
Prescriptions	70+ Free Prescriptions. Discount with Prescription Card.												
Wellness			Details										
 PERSONAL HEALTH DASHBOARD	Personal Health Dashboard												
Advocacy			Details										
 Navi Claim	Hospital Bill Reducer												
 Healthcare Data Analytics Transforming Data to Knowledge													
 First Health Network													
 DetegoHealth Discover A Better Plan													
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TDK 2

TDK 2 Health Plan (1/2)

Physician Services

- Primary Care: \$25 co-pay, \$150 max/visit, 4 visits/year
- Specialist Care: \$50 co-pay, \$300 max/visit, 2 visits/year
- Urgent Care: \$50 co-pay, \$300 max/visit, 2 visits/year

Hospitalization

- In-Patient: \$1,000/day, \$10,000 max/year, 12/12 waiting period

Virtual Visits

- MyLiveDoc: \$0 consult fee, no maximum

Physician Services ¹ (Utilizes the First Health Network) ²			Details										
Primary Care Office Visit 4 visits / yr	Co-Pay \$25	Maximum / Visit \$150											
Specialist Care Office Visit 2 visit / yr	Co-Pay \$50	Maximum / Visit \$300											
Urgent Care Office Visit 2 visit / yr	Co-Pay \$50	Maximum / Visit \$300											
In-Patient Hospitalization Benefit	Per Day \$1,000	Year Maximum \$10,000	12/12 month Pre-Existing ³										
Virtual Visits			Details										
 MyLiveDoc Your health, your time	Telemedicine												
Virtual Care	\$0 Consult Fee	No Maximum											
Prescriptions	1,000+ Free Prescriptions. Discount with Prescription Card.												
Wellness			Details										
 PERSONAL HEALTH DASHBOARD	Personal Health Dashboard												
Advocacy			Details										
 Navi Claim	Hospital Bill Reducer												
Healthcare Data Analytics Transforming Data to Knowledge	 First Health Network												
	 DetegoHealth Advanced Better Plan												
<small>(1) All sickness benefits are subject to a 30-day waiting period before benefits are payable under the plan. (2) Outpatient physician services and wellness benefits are subject to in-network providers only. Inpatient Hospital indemnity benefits are not. (3) Hospitalization benefits are not payable for a Pre-Existing Condition as defined in the Plan Doc for the first Twelve [12] Months of coverage.</small>													
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TDK 2

TDK 2 Health Plan (2/2)

Prescriptions

- 1,000+ free prescriptions, discount card

Wellness

- Personal Health Dashboard

Advocacy

- Navi Claim (Hospital Bill Reducer)

Physician Services ¹ (Utilizes the First Health Network) ²			Details										
Primary Care Office Visit 4 visits / yr	Co-Pay \$25		Maximum / Visit \$150										
Specialist Care Office Visit 2 visit / yr	Co-Pay \$50		Maximum / Visit \$300										
Urgent Care Office Visit 2 visit / yr	Co-Pay \$50		Maximum / Visit \$300										
In-Patient Hospitalization Benefit	Per Day \$1,000	Year Maximum \$10,000	12/12 month Pre-Existing ³										
Virtual Visits			Details										
 MyLiveDoc Your health, your time	Telemedicine												
Virtual Care	\$0 Consult Fee		No Maximum										
Prescriptions	1,000+ Free Prescriptions. Discount with Prescription Card.												
Wellness			Details										
 PERSONAL HEALTH DASHBOARD	Personal Health Dashboard												
Advocacy			Details										
 Navi Claim	Hospital Bill Reducer												
 Healthcare Data Analytics Transforming Data to Knowledge	 First Health Network												
 Detego Health Advanced Better Plan													
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TDK 3

TDK 3 Health Plan (1/2)

Physician Services

- Primary Care: \$25 co-pay, \$150 max/visit, 4 visits/year
- Specialist Care: \$50 co-pay, \$300 max/visit, 4 visits/year
- Urgent Care: \$50 co-pay, \$300 max/visit, 4 visits/year

Hospitalization

- In-Patient: \$1,000/day, \$15,000 max/year, 12/12 waiting period

Virtual Visits

- MyLiveDoc: \$0 consult fee, no maximum

Physician Services ¹ (Utilizes the First Health Network) ²		Details	
Primary Care Office Visit 4 visits / yr	Co-Pay \$25	Maximum / Visit \$150	
Specialist Care Office Visit 4 visit / yr	Co-Pay \$50	Maximum / Visit \$300	
Urgent Care Office Visit 4 visit / yr	Co-Pay \$50	Maximum / Visit \$300	
In-Patient Hospitalization Benefit	Per Day \$1,000	Year Maximum \$15,000	12/12 month Pre-Existing ³

Virtual Visits		Details	
MyLiveDoc Your health, your time		Telemedicine	
Virtual Care	\$0 Consult Fee	No Maximum	
Prescriptions		1,000+ Free Prescriptions. Discount with Prescription Card.	
Wellness		Details	
PERSONAL HEALTH DASHBOARD		Personal Health Dashboard	
Advocacy		Details	
Navi Claim		Hospital Bill Reducer	

Healthcare Data Analytics Transforming Data to Knowledge	First Health Network	DetegoHealth Smart. Better. Affordable.
(1) All sickness benefits are subject to a 30-day waiting period before benefits are payable under the plan. (2) Outpatient physician services and wellness benefits are subject to In-network providers only. Inpatient Hospital Indemnity benefits are not. (3) Hospitalization benefits are not payable for a Pre-Existing Condition as defined in the Plan Doc for the first Twelve [12] Months of coverage.		
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TDK 3

TDK 3 Health Plan (2/2)

Prescriptions

- 1,000+ free prescriptions, discount card

Wellness

- Personal Health Dashboard

Advocacy

- Navi Claim (Hospital Bill Reducer)

Physician Services ¹ (Utilizes the First Health Network) ²		Details	
Primary Care Office Visit 4 visits / yr		Co-Pay \$25	Maximum / Visit \$150
Specialist Care Office Visit 4 visit / yr		Co-Pay \$50	Maximum / Visit \$300
Urgent Care Office Visit 4 visit / yr		Co-Pay \$50	Maximum / Visit \$300
In-Patient Hospitalization Benefit	Per Day \$1,000	Year Maximum \$15,000	12/12 month Pre-Existing ³

Virtual Visits		Details	
 MyLiveDoc Your health, your time		Telemedicine	
Virtual Care	\$0 Consult Fee	No Maximum	
Prescriptions		1,000+ Free Prescriptions. Discount with Prescription Card.	

Wellness		Details	
 PERSONAL HEALTH DASHBOARD		Personal Health Dashboard	
Advocacy		Details	
 Navi Claim		Hospital Bill Reducer	

 Healthcare Data Analytics Transforming Data to Knowledge	 First Health Network	 Detego Health Smart. Better. Affordable.
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TDK 4

TDK 4 Health Plan (1/2)

Physician Services

- Wellness Exam: \$0 co-pay, \$150 max/visit, 1 visit/year
- Primary Care: \$50 co-pay, \$150 max/visit, 4 visits/year
- Specialist Care: \$75 co-pay, \$300 max/visit, 4 visits/year
- Urgent Care: \$75 co-pay, \$300 max/visit, 4 visits/year

Hospitalization and Surgery

- In-Patient: \$1,000/day, \$10,000 max/year
- Out-Patient Surgery: \$1,000/day, \$2,000 max/year

Emergency Services

- Emergency Room: \$1,000 per incident (admitted)
- Ambulance Benefit: \$500 per incident (admitted)

Physician Services ¹ (Utilizes the First Health Network) ²			Details					
Wellness Exam 1 visit / yr	Co-Pay \$0	Maximum / Visit \$150						
Primary Care Office Visit 4 visits / yr	Co-Pay \$50	Maximum / Visit \$150						
Specialist Care Office Visit 4 visit / yr	Co-Pay \$75	Maximum / Visit \$300						
Urgent Care Office Visit 4 visit / yr	Co-Pay \$75	Maximum / Visit \$300						
In-Patient Hospitalization Benefit	Per Day \$1,000	Year Maximum \$10,000	12/12 month Pre-Existing ³					
Out-Patient Surgery	Per Day \$1,000	Year Maximum \$2,000	12/12 month Pre-Existing ³					
Emergency Room (if admitted)	Per Incident \$1,000		12/12 month Pre-Existing ³					
Ambulance Benefit (if admitted)	Per Incident \$500		12/12 month Pre-Existing ³					
Virtual Visits			Details					
 MyLiveDoc Your health, your time	Telemedicine							
Virtual Care	\$0 Consult Fee		No Maximum					
Prescriptions	1,000+ Free Prescriptions. Discount with Prescription Card.							
Wellness			Details					
 PERSONAL HEALTH DASHBOARD	<ul style="list-style-type: none"> • Track your medical records, fitness, sleep, hydration and other items. • Access to discount lab and DNA testing. • A wide array of additional benefits. 							
Advocacy	Details							
 Navi Claim	Hospital Bill Reducer							
 Healthcare Data Analytics Transforming Data to Knowledge	 First Health Network							
<small> (1) All in-network benefits are subject to a 30-day waiting period before benefits are payable under the plan. (2) Outpatient physician services and wellness benefits are subject to in-network providers only. Inpatient hospital indemnity benefits are not. (3) Hospital benefits are not payable for a Pre-Existing Condition as defined in the Plan Document for the first Twelve (12) Months of coverage. This Plan does not cover services unless listed in the Schedule of Benefits, so please review that list carefully. This group health plan is limited to covering preventive and wellness services as required by the Patient Protection and Affordable Care Act as well as other benefits noted in the Summary Plan Description, which describes the benefits covered by the Plan and how these benefits are covered, including information on copays, deductibles, and limitations. </small>								





TDK 4

TDK 4 Health Plan (2/2)

Virtual Visits

- Virtual Care: \$0 consult fee, no maximum

Prescriptions

- 1,000+ free prescriptions, discount card

Wellness

- Tracks medical records, fitness, sleep, hydration
- Discount lab and DNA testing access
- Additional benefits

Advocacy

- Hospital Bill Reducer

Physician Services ¹ (Utilizes the First Health Network) ²		Details			
Wellness Exam 1 visit / yr	\$0	Co-Pay	Maximum / Visit \$150		
Primary Care Office Visit 4 visits / yr	\$50	Co-Pay	Maximum / Visit \$150		
Specialist Care Office Visit 4 visit / yr	\$75	Co-Pay	Maximum / Visit \$300		
Urgent Care Office Visit 4 visit / yr	\$75	Co-Pay	Maximum / Visit \$300		
In-Patient Hospitalization Benefit	Per Day \$1,000	Year Maximum \$10,000	12/12 month Pre-Existing ³		
Out-Patient Surgery	Per Day \$1,000	Year Maximum \$2,000	12/12 month Pre-Existing ³		
Emergency Room (if admitted)	Per Incident \$1,000		12/12 month Pre-Existing ³		
Ambulance Benefit (if admitted)	Per Incident \$500		12/12 month Pre-Existing ³		
Virtual Visits		Details			
 MyLiveDoc Your health, your time	Telemedicine				
Virtual Care	\$0 Consult Fee		No Maximum		
Prescriptions	1,000+ Free Prescriptions. Discount with Prescription Card.				
Wellness		Details			
 PERSONAL HEALTH DASHBOARD	• Track your medical records, fitness, sleep, hydration and other items. • Access to discount lab and DNA testing. • A wide array of additional benefits.				
Advocacy		Details			
 Navi Claim	Hospital Bill Reducer				
Healthcare Data Analytics Transforming Data to Knowledge	 First Health Network  DetegoHealth Ensuring A Better Plan				
<small>(1) All in-network benefits are subject to a 30-day waiting period before benefits are payable under the plan. (2) Outpatient physician services and wellness benefits are subject to in-network providers only. Inpatient hospital indemnity benefits are not. (3) Hospitalization benefits are not payable for a Pre-Existing Condition as defined in the Plan Document for the first Twelve (12) Months of coverage. This Plan does not cover services unless listed in the Schedule of Benefits, so please review that list carefully. This group health plan is limited to covering preventive and wellness services as required by the Patient Protection and Affordable Care Act as well as other benefits noted in the Summary Plan Description, which describes the benefits covered by the Plan and how these benefits are covered, including information on copays, deductibles, and limitations.</small>					



TDK 5

TDK 5 Health Plan (1/2)

Physician Services

- Wellness Exam: \$0 co-pay, \$150 max/visit, 1 visit/year
- Primary Care: \$50 co-pay, \$150 max/visit, 5 visits/year
- Specialist Care: \$75 co-pay, \$300 max/visit, 5 visits/year
- Urgent Care: \$75 co-pay, \$300 max/visit, 5 visits/year

Hospitalization and Surgery

- In-Patient: \$1,500/day, \$15,000 max/year
- In/Out-Patient Surgery: \$1,500/day, \$4,500 max/year

Physician Services ¹ (Utilizes the First Health Network) ²		Details			
Wellness Exam 1 visit / yr	\$0	Co-Pay	Maximum / Visit \$150		
Primary Care Office Visit 5 visits / yr	\$50	Co-Pay	Maximum / Visit \$150		
Specialist Care Office Visit 5 visit / yr	\$75	Co-Pay	Maximum / Visit \$300		
Urgent Care Office Visit 5 visit / yr	\$75	Co-Pay	Maximum / Visit \$300		
In-Patient Hospitalization Benefit	Per Day \$1,500	Year Maximum \$15,000	12/12 month Pre-Existing ³		
In/Out-Patient Surgery	Per Day \$1,500	Year Maximum \$4,500	12/12 month Pre-Existing ³		
Emergency Room (if admitted)	Per Incident \$1,000		12/12 month Pre-Existing ³		
Ambulance Benefit (if admitted)	Per Incident \$500		12/12 month Pre-Existing ³		
Virtual Visits		Details			
 MyLiveDoc Your health, your time	Telemedicine				
Virtual Care	\$0 Consult Fee	No Maximum			
Prescriptions	1,000+ Free Prescriptions. Discount with Prescription Card.				
Wellness		Details			
 PERSONAL HEALTH DASHBOARD	<ul style="list-style-type: none"> • Track your medical records, fitness, sleep, hydration and other items. • Access to discount lab and DNA testing. • A wide array of additional benefits. 				
Advocacy		Details			
 NaviClaim	Hospital Bill Reducer				
Healthcare Data Analytics Transforming Data To Knowledge	 First Health Network  DetegeHealth Building A Better Plan				

(1) All office benefits are subject to a 30-day waiting period before benefits are payable under the plan.
 (2) Outpatient physician services and wellness benefits are subject to in-network providers only. Inpatient hospital indemnity benefits are not.
 (3) Hospitalization benefits are not payable for a Pre-Existing Condition as defined in the Plan Doc for the first Twelve [12] Months of coverage.
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TDK 5 Health Plan (2/2)

Emergency Services

- Emergency Room: \$1,000 per incident
- Ambulance Benefit: \$500 per incident

Virtual Visits

- MyLiveDoc: \$0 consult fee, no maximum

Prescriptions

- 1,000+ free prescriptions, discount card

Wellness

- Personal Health Dashboard
- Tracks medical records, fitness, sleep, hydration
- Discount lab and DNA testing access
- Additional benefits

Advocacy

- Navi Claim (Hospital Bill Reducer)



Physician Services ¹ (Utilizes the First Health Network) ²			Details
Wellness Exam 1 visit / yr	\$0	Co-Pay	Maximum / Visit \$150
Primary Care Office Visit 5 visits / yr	\$50	Co-Pay	Maximum / Visit \$150
Specialist Care Office Visit 5 visit / yr	\$75	Co-Pay	Maximum / Visit \$300
Urgent Care Office Visit 5 visit / yr	\$75	Co-Pay	Maximum / Visit \$300
In-Patient Hospitalization Benefit	\$1,500	Per Day	Year Maximum \$15,000 12/12 month Pre-Existing ³
In/Out-Patient Surgery	\$1,500	Per Day	Year Maximum \$4,500 12/12 month Pre-Existing ³
Emergency Room (if admitted)	\$1,000	Per Incident	12/12 month Pre-Existing ³
Ambulance Benefit (if admitted)	\$500	Per Incident	12/12 month Pre-Existing ³
Virtual Visits			Details
MyLiveDoc Your health, your time		Telemedicine	
Virtual Care	\$0 Consult Fee	No Maximum	
Prescriptions	1,000+ Free Prescriptions. Discount with Prescription Card.		
Wellness			Details
PHD PERSONAL HEALTH DASHBOARD	<ul style="list-style-type: none">• Track your medical records, fitness, sleep, hydration and other items.• Access to discount lab and DNA testing.• A wide array of additional benefits.		
Advocacy			Details
Navi Claim	Hospital Bill Reducer		
Healthcare Data Analytics Transforming Data To Knowledge	First HealthNetwork The logo for First HealthNetwork, featuring a heart icon and the company name.		
<small>¹ All in-network benefits are subject to a 30-day waiting period before benefits are payable under the plan. ² Outpatient physician services and wellness benefits are subject to in-network providers only. Inpatient Hospital indemnity benefits are not. ³ Hospital benefits are not payable for a Pre-Existing Condition as defined in the Plan Document for the first Twelve [12] Months of coverage.</small>			

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Comparison of the Plans (1/2)

Feature	TDK 1	TDK 2	TDK 3
Primary Care Visits (Year)	3	4	4
Specialist Visits (Year)	1	2	4
Urgent Care Visits (Year)	1	2	4
Hospitalization (Max/Year)	\$5,000	\$10,000	\$15,000
Free Prescriptions	70+	1,000+	1,000+

Comparison of the Plans (2/2)

Feature	TDK 4	TDK 5
Primary Care Visits (Year)	4	5
Specialist Visits (Year)	4	5
Urgent Care Visits (Year)	4	5
Hospitalization (Max/Year)	\$10,000	\$15,000
Surgery Benefits (Max/Year)	\$2,000	\$4,500
Emergency Room Benefit	\$1,000 (admitted)	\$1,000
Free Prescriptions	1,000+	1,000+

Limitations and Definitions

Important Exclusions

- No pre-existing conditions 12 months
 - Excludes certain elective procedures
 - Services not physician-directed

Key Terms Defined

- **Pre-existing Condition:** Condition prior to coverage
 - **Co-Pay:** Fixed amount before insurer pays
 - **Maximum/Visit:** Highest plan payout per visit



Key Takeaways

- **Plan Highlights:** Flexible options, varying coverage levels
- **Value Propositions:** Affordable access, extensive prescriptions
- **Next Steps:** Evaluate needs/budget, select plan tier

Thank You!

Continue to be great!

