


MedFirst Plan Review

Understanding the details and benefits of the **MedFirst Plans**

MedFirst Overview

- Comprehensive healthcare options through **First Health Network**
 - **Telemedicine** available across all plans
 - **Prescription Benefits** and support tools
 - **Preventive Care** through annual wellness exams
 - **Hospital Indemnity** support
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Key Features and Benefits


Telemedicine Services

Prescription Discounts

Preventive Care

Hospital Indemnity (varies by plan)

Healthcare Ninja Services through BestChoiceRX

 BestChoiceRX Logo


Cost Management Tools

BestChoiceRX Group Discount Program (BCRX)


Prescription Assistance System

Hospital Bill Reducer Support

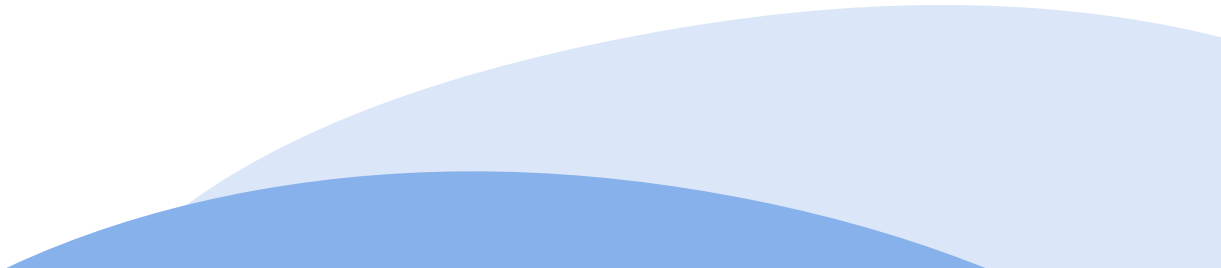
How BestChoiceRX Works

1. Enroll through **First Health Network**
 2. Access telemedicine services with no consult fee
 3. Utilize prescription discounts at participating pharmacies
 4. Receive **BCRX** card
 5. Manage hospital expenses with advocacy services
 6. **Enhanced Healthcare Access**
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Preventive Care and Wellness

- **Annual Wellness Exams** Services
 - **Preventive Screenings** Programs
 - **First Health Network** provides comprehensive care
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Telehealth Services

- **No Consult Fee**
 - **Unlimited Access**
 - **Virtual Consultations** available
 - **24/7 Access** to care
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Advocacy and Support Services

- **Comprehensive** healthcare advocacy
 - **Hospital Bill Reduction** assistance
 - **Prescription Assistance** options
 - **Telemedicine** support
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MedFirst Wellness (1/2)

Physician Services

- One wellness exam per year
- \$25 co-pay, \$150 max per visit
- In-network providers only

Telemedicine Services

- No consult fee
- Unlimited access

Prescription Discounts

- Participating pharmacies
- Discounted rates



MedFirst Wellness (2/2)

Limitations

- 30-day waiting period for sickness benefits
- In-network provider restrictions

Exclusions

- No inpatient hospital indemnity
- Services not listed in Schedule of Benefits



MedFirst 1 (1/2)

Physician Services

- Three primary care visits per year
- \$25 co-pay, \$150 max per visit

Specialist Visits

- One visit per year
- \$50 co-pay, \$300 max per visit

Hospitalization Benefits

- \$1,000 per day, \$5,000 max per year



MedFirst 1 (2/2)

Telemedicine Services

- No consult fee
- Unlimited access

Prescription Discounts

- Participating pharmacies
- Discounted rates



MedFirst 2 (1/2)

Physician Services

- Four primary care visits per year
- \$25 co-pay, \$150 max per visit

Specialist Visits

- Two visits per year
- \$50 co-pay, \$300 max per visit

Hospitalization Benefits

- \$1,000 per day, \$10,000 max per year



MedFirst 2 (2/2)

Telemedicine Services

- No consult fee
- Unlimited access

Prescription Benefits

- Preventive and acute prescriptions
- \$0 copay for generics



MedFirst 3 (1/2)

Physician Services

- Four primary care visits per year
- \$25 co-pay, \$150 max per visit

Specialist Visits

- Four visits per year
- \$50 co-pay, \$300 max per visit

Hospitalization Benefits

- \$1,000 per day, \$15,000 max per year



MedFirst 3 (2/2)

Telemedicine Services

- No consult fee
- Unlimited access

Prescription Benefits

- Preventive and acute prescriptions
- \$5 copay for preferred generics



MedFirst 4 (1/2)

Physician Services

- Four primary care visits per year
- \$50 co-pay, \$150 max per visit

Specialist Visits

- Four visits per year
- \$75 co-pay, \$300 max per visit

Hospitalization Benefits

- \$1,000 per day, \$10,000 max per year



MedFirst 4 (2/2)

Telemedicine Services

- No consult fee
- Unlimited access

Prescription Benefits

- Preventive and acute prescriptions
- \$5 copay for preferred generics



MedFirst 5 (1/2)

Physician Services

- Five primary care visits per year
- \$50 co-pay, \$150 max per visit

Specialist Visits

- Five visits per year
- \$75 co-pay, \$300 max per visit

Hospitalization Benefits

- \$1,500 per day, \$15,000 max per year



MedFirst 5 (2/2)

Telemedicine Services

- No consult fee
- Unlimited access

Prescription Benefits

- Preventive and acute prescriptions
- \$5 copay for preferred generics



Comparing the Plans

Feature	MedFirst Wellness	MedFirst 1	MedFirst 2	MedFirst 3	MedFirst 4	MedFirst 5
Primary Care Visits	1	3	4	4	4	5
Specialist Visits	0	1	2	4	4	5
Hospitalization	Not Covered	\$5,000 max	\$10,000 max	\$15,000 max	\$10,000 max	\$15,000 max
Telemedicine	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Prescription Copay	Discount	Discount	\$0 for generics	\$5 for preferred generics	\$5 for preferred generics	\$5 for preferred generics

Definitions and Limitations

Waiting Periods

- 30-day for sickness benefits
- Pre-existing conditions not covered for 12 months

Provider Restrictions

- In-network only for outpatient services

Exclusions


- Services not listed in Schedule of Benefits

Screening Limitations

- At-home test kit required for colorectal cancer screening



Key Takeaways and Reminders

- **Telemedicine** benefits across all plans
 - **Prescription Discounts** included
 - **Preventive Care** benefits
 - **In-network Provider** required
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Thank You!

Continue to be great!

