

# Paramount Plan Overview

Understanding the details and benefits of the **Paramount Plan**.

# Introduction to the Paramount Plan

A unique set of health coverage options designed to meet diverse needs.

Combines hospital indemnity benefits with comprehensive support services.

Membership through the **Business Workers of America (BWA)**.



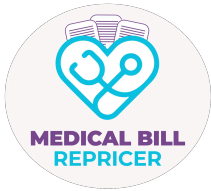
# Key Features and Benefits

- Hospital Admission Benefits
- ICU Confinement Benefits
- Daily Hospital and ICU Confinement Benefits
- Surgical and Ambulance Benefits (depending on the plan)
- **Prescription Savings Program** through HealthWarehouse

EssentialCare®

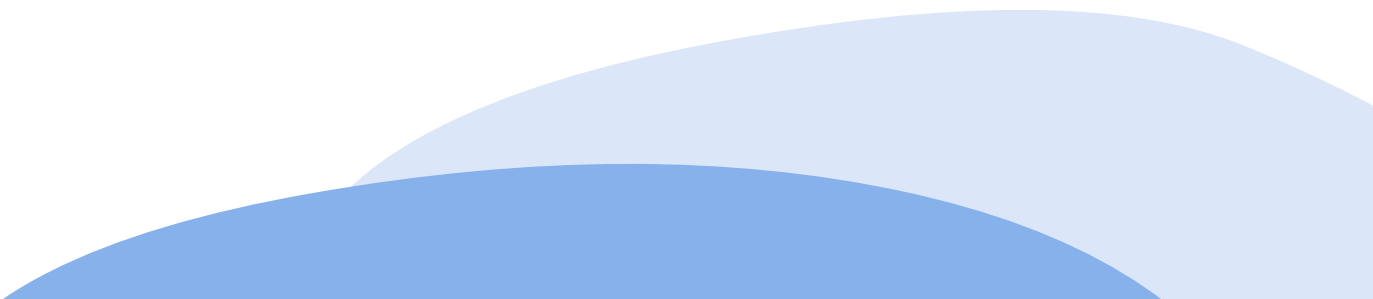


# Cost Management Tools

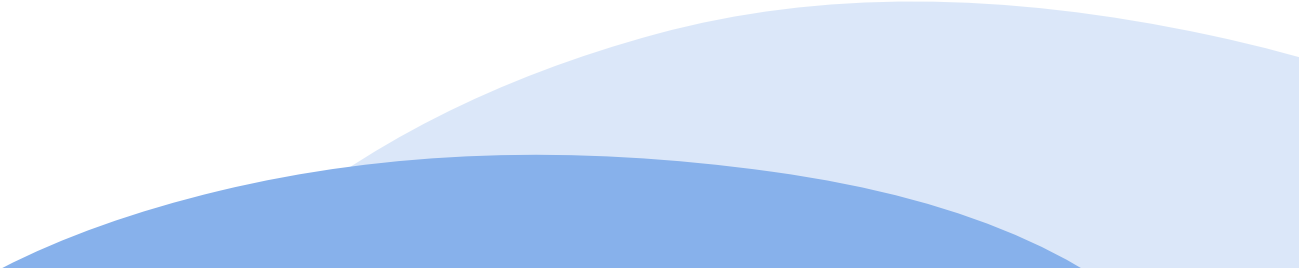


- **Medical Bill Repricing (MBR):** Reduces out-of-pocket costs through direct negotiation.
- **Reference-Based Pricing System:** Ensures competitive provider rates.
- **Financial Assistance Guidance:** Helps members navigate billing and insurance processes.

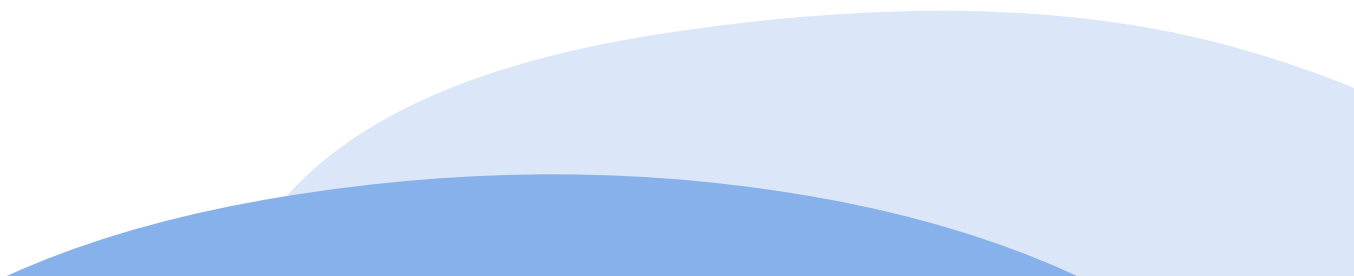
# How the Plan Works

1. **Enroll through BWA membership.**
  2. **Access healthcare services** with reduced costs.
  3. **Submit bills to MBR for repricing.**
  4. **Receive Explanation of Benefits (EOB).**
  5. **Pay final bill based on negotiated rates.**
- 

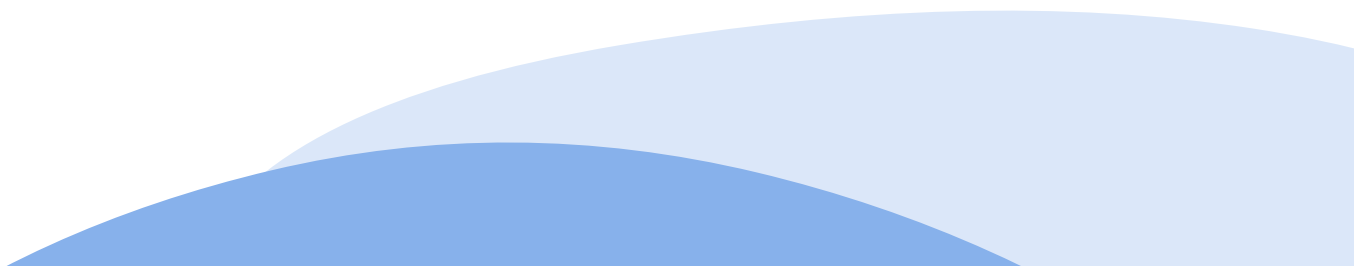
# Preventive Care and Wellness

- Annual Wellness Exams to stay ahead of health issues
  - Preventive Screenings for early detection
  - Convenient lab tests with **DirectLabs**
- 

# Telehealth Services

- **24/7 Virtual Doctor Visits** – Access licensed healthcare providers anytime, from anywhere.
  - **No Consultation Fees** – Unlimited virtual visits at no additional cost.
  - **Convenient and Fast** – Avoid long waits and in-person visits for common illnesses.
  - **Prescriptions Provided** – Receive prescriptions or treatment plans if necessary.
- 

# Advocacy and Support Services

- Concierge-style healthcare advocacy.
  - Guidance on accessing financial assistance.
  - Support through the claims process.
- 



# Overview of Paramount 1 Plan

- **General Hospital Indemnity Plan**
- Hospital Admission Benefit: \$1,000 for the first day
- Daily Hospital Confinement: \$100/day
- Emergency Room Treatment: \$200/visit

## Hospital Insurance Plan Options

Daily Benefits per Covered Person	
First Day Hospital Confinement - up to 1 day per year	\$1,000
First Day ICU Confinement - up to 1 day per year	\$200
Hospital Confinement (day 2 forward) - up to 10 day per year	\$100
ICU Confinement (day 2 forward) - up to 10 day per year	\$200
Emergency Room Treatment - up to 1 day per year	\$200
Chiropractic Visit - up to 5 day per year	\$25
Doctor's Office - up to 3 day per year	\$50
Urgent Care - up to 2 day per year	\$125
Ambulance (Air) - up to 1 day per year	\$100
Ambulance (Ground or Water) - up to 1 day per year	\$100
Wellness - up to 1 day per year	\$50
Plan Features	
Pre-Existing Condition Limitations (months)	12/12
Normal Pregnancy Coverage (Complications of Pregnancy are always covered)	Included
Normal Pregnancy Waiting Period (does not apply to Complications)	None
Portability	Not Included
Annual Benefit Maximum	None
Benefit Waiting Period	0 Days
Reduction in Benefits at Older Ages	75% at Age 70

# Overview of Paramount 2 Plan

- **Enhanced Hospital Indemnity Plan**
- Hospital Admission Benefit: \$1,000 for the first day
- ICU Confinement: \$500/day
- Surgical Benefits: Inpatient Surgery up to \$1,500

## Hospital Insurance Plan Options

Daily Benefits per Covered Person	
First Day Hospital Confinement - up to 1 day per year	\$1,000
First Day ICU Confinement - up to 1 day per year	\$200
Hospital Confinement (day 2 forward) - up to 10 day per year	\$300
ICU Confinement (day 2 forward) - up to 10 day per year	\$500
Emergency Room Treatment - up to 1 day per year	\$200
Chiropractic Visit - up to 5 day per year	\$25
Doctor's Office - up to 3 day per year	\$50
Urgent Care - up to 2 day per year	\$125
Ambulance (Air) - up to 1 day per year	\$200
Ambulance (Ground or Water) - up to 1 day per year	\$100
Wellness - up to 1 day per year	\$50
Plan Features	
Pre-Existing Condition Limitations (months)	12/12
Normal Pregnancy Coverage (Complications of Pregnancy are always covered)	Included
Normal Pregnancy Waiting Period (does not apply to Complications)	None
Portability	Not Included
Annual Benefit Maximum	None
Benefit Waiting Period	0 Days
Reduction in Benefits at Older Ages	75% at Age 70

# Overview of Paramount 3 Plan

- **Comprehensive Hospital Indemnity Plan**
- Hospital Admission Benefit: \$1,000 for the first day
- ICU Confinement: \$300/day
- Air Ambulance Benefit: \$300/day

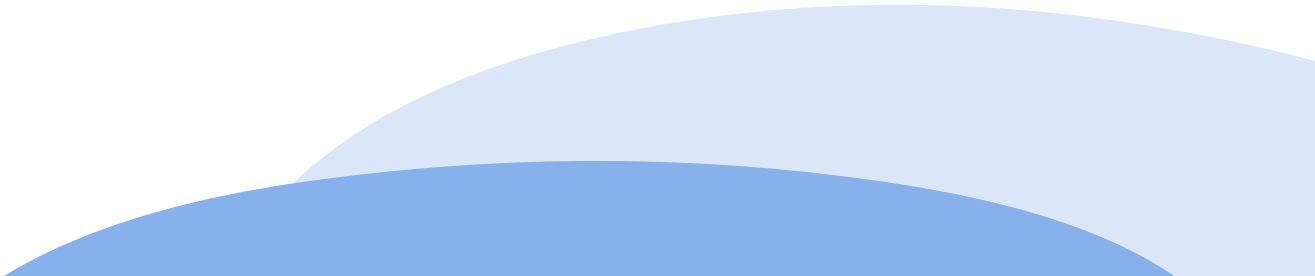
## Hospital Insurance Plan Options

Daily Benefits per Covered Person	
First Day Hospital Confinement - up to 1 day per year	\$1,000
First Day ICU Confinement - up to 1 day per year	\$200
Hospital Confinement (day 2 forward) - up to 10 day per year	\$300
ICU Confinement (day 2 forward) - up to 10 day per year	\$300
Inpatient Surgery	\$1,500
Outpatient Surgery - Hospital or ASC	\$500
Emergency Room Treatment - up to 1 day per year	\$200
Chiropractic Visit - up to 5 day per year	\$25
Doctor's Office - up to 3 day per year	\$75
Urgent Care - up to 2 day per year	\$150
Ambulance (Air) - up to 1 day per year	\$300
Ambulance (Ground or Water) - up to 1 day per year	\$100
Wellness - up to 1 day per year	\$50
Plan Features	
Pre-Existing Condition Limitations (months)	12/12
Normal Pregnancy Coverage (Complications of Pregnancy are always covered)	Included
Normal Pregnancy Waiting Period (does not apply to Complications)	None
Portability	Not Included
Annual Benefit Maximum	None
Benefit Waiting Period	0 Days
Reduction in Benefits at Older Ages	75% at Age 70

# Comparing the 3 Paramount Plans

Feature	Paramount 1	Paramount 2	Paramount 3
Daily Hospital Confinement	\$100/day	\$300/day	\$300/day
Daily ICU Confinement	\$200/day	\$500/day	\$300/day
Inpatient Surgery Benefit	Not Included	\$1,500	\$1,500
Outpatient Surgery Benefit	Not Included	Not Included	\$500
Air Ambulance Benefit	Not Included	Not Included	\$300

# Key Takeaways and Reminders

- **MBR Services** reduce medical expenses.
  - **Telemedicine** and **Prescription Savings** are included.
  - **Preventive Care and Wellness Benefits** are essential.
  - **BWA Membership** is required to access the plan.
- 

# Thank You!

Continue to be great!

