

MEDVALUE⁺

A low cost plan to help
with the unexpected.



HIGH
DEDUCTIBLE
VALUE
PLAN

NETWORK



Welcome to First Health! We are grateful for the opportunity to serve you.

Our CORE VALUES

- ✓ Put PeopleFirst
- ✓ Rise ToTheChallenge
- ✓ Join Forces
- ✓ Create Simplicity
- ✓ Inspire Trust
- ✓ Champion Safety And Quality

NATIONAL PPO NETWORK with more than...

5,700 HOSPITALS

52,000 ANCILLARY FACILITIES

993,000 PROFESSIONAL PROVIDERS



In order to find an in-network doctor, urgent care center, hospital or other provider, use our online [provider search tool](#) 

MEDVALUE

Benefits Covered

NOT subject to Deductible

Virtual Primary Care

Telemedicine*	Urgent Care	\$0 Copay
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Mental Health

Preventive Care	100%	\$0 Copay
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Deductible Options

(The amount the Covered Person pays each benefit year for Covered Services before the Copay is available.)

Individual	\$4,000
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Family	\$8,000
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Out-of-Pocket Limits

(Includes Deductible, Coinsurance, & Copayments for Covered Benefits)

Individual	\$9,200
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Family	\$18,400
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*Deductible does **NOT** apply.

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Physician Office Copay's

After the Deductible is met

Primary Care Physician

4 visits per benefit year
maximum is combined for
PCP office visits, Specialist

Specialist Office Visit

Office visits, and Urgent Care
visits. **2 Visits before
Deductible**, 2 after
Deductible

Urgent Care Visit

\$50 Copay

Testing Copay's

After the Deductible is met

Laboratory

\$25 Copay

Radiology

3 per year

\$50 Copay

Advanced Imaging**

\$400 Copay

Emergency Copay's

After the Deductible is met

Emergency Services

Emergency Room -1 per year
Emergency Services - 1 per
year

\$500 Copay

** Prior Authorization Required.

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Hospital & Surgical Copay's

After the Deductible is met

Surgery in Office**	1 surgery per benefit year; Elective Surgeries not covered	
Outpatient Surgery**	(Includes surgeon, anesthesia and any other incurred services associated with outpatient surgery)	\$500 Copay
Outpatient Surgical Services**		
Inpatient Surgery**	1 surgery per benefit year; Elective Surgeries not covered	
Inpatient Surgical Services**	(Includes surgeon, anesthesia and any other incurred services associated with outpatient surgery)	\$1,000 Copay
Inpatient Hospital Admission**	Stays limited to 1 hospitalizations per benefit year; 5-day limit per hospitalization	

** Prior Authorization Required.

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Other Covered Services Copay's

After the Deductible is met

Physical & Occupational Therapies	8 visits per benefit year maximum combined	\$50 Copay
Durable Medical Equipment (DME)	Copayment is applied per item received; 2 items per benefit year	\$50 Copay

Prescription Drug Copay's

After the Deductible is met

Generic Rx	Preventive Generic is covered prior to meeting deductible. Standard Generics are covered after deductible	\$0 Copay
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Med Defender Pro

Medical Bill Negotiator	Helps to negotiate unexpected medical costs.	Included
Patient Assistance Program	Helps navigate patient assistance programs available in your area (subject to availability)	Included

*** Prior Authorization Required.

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Monthly Rates		MedValue
Age Band		4000
18-29	Employee	\$279.99
18-29	Employee & Spouse	\$599.99
18-29	Employee & Child(ren)	\$589.99
18-29	Family	\$839.99
Monthly Rates		MedValue
30-44	Employee	\$339.99
30-44	Employee & Spouse	\$629.99
30-44	Employee & Child(ren)	\$619.99
30-44	Family	\$879.99
Monthly Rates		MedValue
45-54	Employee	\$369.99
45-54	Employee & Spouse	\$669.99
45-54	Employee & Child(ren)	\$659.99
45-54	Family	\$949.99
Monthly Rates		MedValue
55-64	Employee	\$419.99
55-64	Employee & Spouse	\$699.99
55-64	Employee & Child(ren)	\$689.99
55-64	Family	\$969.99

TELEMEDICINE



24/7 ACCESS

- PRIMARY CARE
- URGENT CARE
- MENTAL HEALTH CARE



Connect with
BOARD-CERTIFIED PHYSICIANS,
ANYTIME, ANYWHERE IN THE
UNITED STATES.



NO CLAIMS
OR COPAY



NATIONWIDE



CARE
COORDINATION



EXCLUSIVE
DOCTORS

BILL NEGOTIATOR

Lower High-Cost Medical Bills

Even with insurance, employees are vulnerable!

Out-of-pocket healthcare costs can be unaffordable, even with insurance, particularly for those with limited coverage or high-deductible health plans.

25%

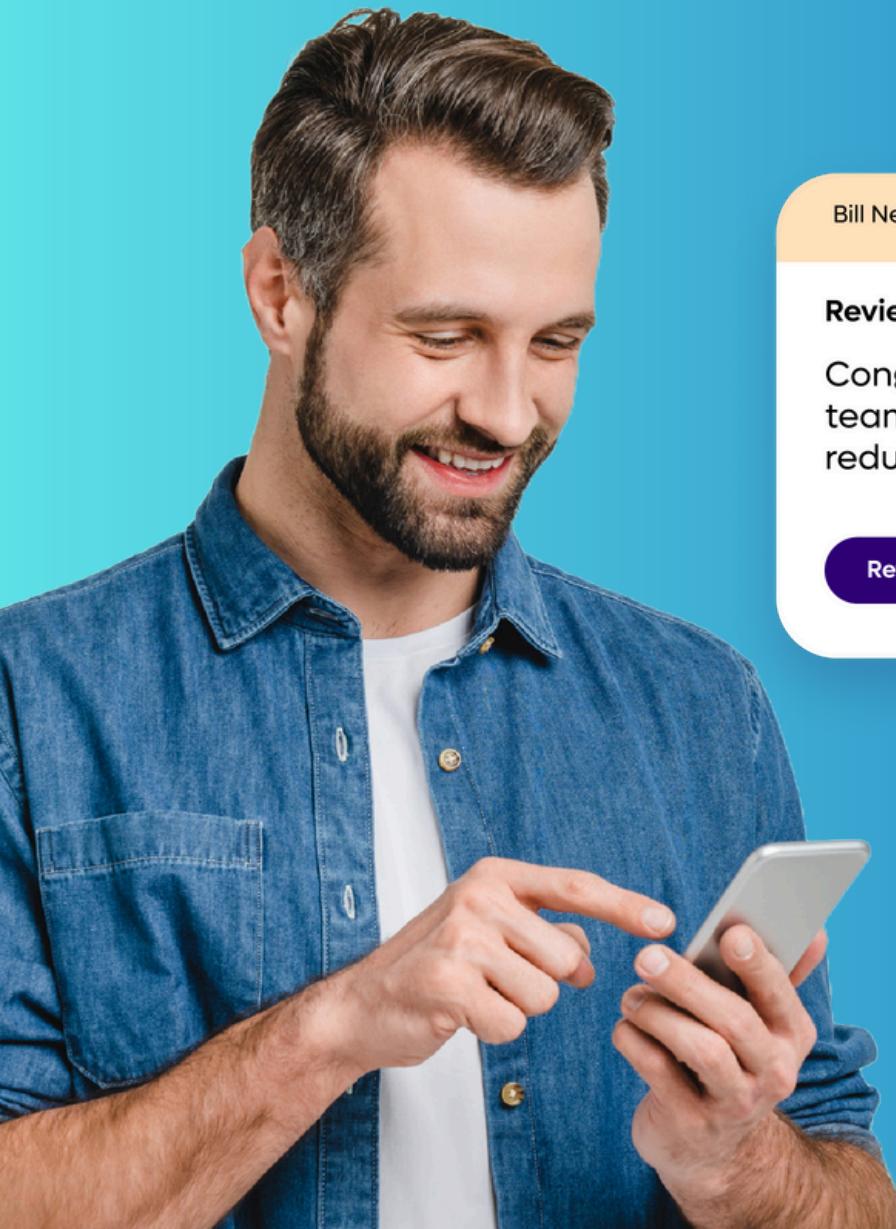
**Nearly one in four Americans
cannot afford a \$400
emergency expense.**

Economic Well-Being of U.S. Households survey

BillAssist seamlessly complements any health plan

No matter the benefit type or coverage, our technology makes it easy for employees to lower out-of-pocket costs through hospital financial assistance programs or bill negotiation.

Remaining out-of-pocket costs are further reduced or completely eliminated through our optional DebtProtect program.



A close-up of a black smartphone displaying the Bill Assessor mobile application. The screen shows a "Highland Hospital Bill" from Highland Hospital dated Feb 25, 2024, at 9:41 AM. The bill total is \$6,845. A "Bill Details" section shows a "Hospital Discount" of -\$5,653, bringing the "New Total" to \$1,192. The app interface includes buttons for "Done" and "Revisit" under the bill details, and "In Process" and "Continue" under the hospital discount section. Other sections visible include "Negotiated Discount" (Pending) and a "Start" button. The overall design is clean with a white background and blue accents.