

HOORAY HEALTH

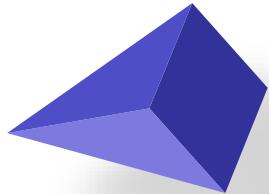
Broker Overview



Hooray Health

About Us.

We started in 2018 with the crazy idea to provide employers with a better employee benefit option for their hourly employees. Our core focus is to help people protect their financial health by providing affordable, meaningful benefits that improve access to healthcare.





I love Hooray Health; They offer part time health insurances for a reasonable price.”

Cierra G.

Hooray has been amazing and has helped a lot when it comes to my doctor's appointments and prescriptions..”

Audrey E.

Very affordable price for my children and me. Covers all our basic needs for check-ups and sick visits.”

Sarah

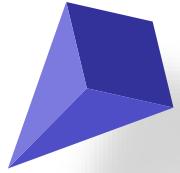
Why Hooray Health?

Top employers chose Hooray Health.

Hooray Health provides benefits for some of the top employers in the retail, restaurant, and staffing industries. They know that providing access to our benefits to retain and recruit the best talent sets them apart in a competitive marketplace.

✓ **86 NPS**

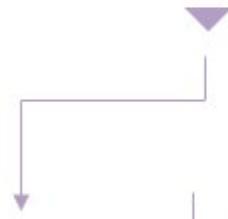
Best NPS score in insurance industry!



Built for the Member Experience

The Old Way:

- ✓ Separate, Disjointed Policies
- ✓ No ID Card
- ✓ EE Pays \$ Up Front for Service



EE Must
Find Policy
and File

Hooray Health Way:

- ✓ Integrated Policies
- ✓ One ID Card
- ✓ No \$ up Front

Doctor files
claim &
Web TPA
determines the
current policy

Additional Ancillaries

- Critical Illness
- Dental
- Vision
- Life

✓ Hospital Indemnity

✓ Accident

✓ Optional MEC

✓ \$0 Virtual Primary Care

✓ \$25 Copay Urgent Cares

✓ \$0 and \$5 RX Program

✓ \$0 Virtual Behavioral Health

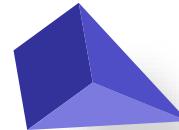
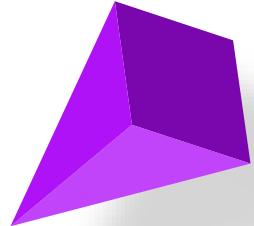
✓ First Health Network

✓ Mobile App

Additional Features

Current National Clients

We focus on hourly employee benefits



Best in Class Benefits!

Key Highlights



\$25 Fee for Urgent Care Visits Nationwide

51% of insured Americans avoid care because they are afraid of a balance bill. Hooray Health removes that concern with a **\$25 fee** with **No Balance Bill** when visiting the Hooray Health Provider Network.



Up to 50% Discount Name Brand GLP-1 Drugs

Hooray Health gives your employees the ability to get their prescription and GLP-1 prescription filled for less than \$350 per month!



3 Year Rate Guarantee on Insurance Benefits

Game changer for Employers to be able to give Employees stable premiums for 3 years with Hooray Health!



The Benefits Spectrum

Where Does Hooray Health Fit?

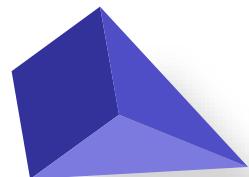
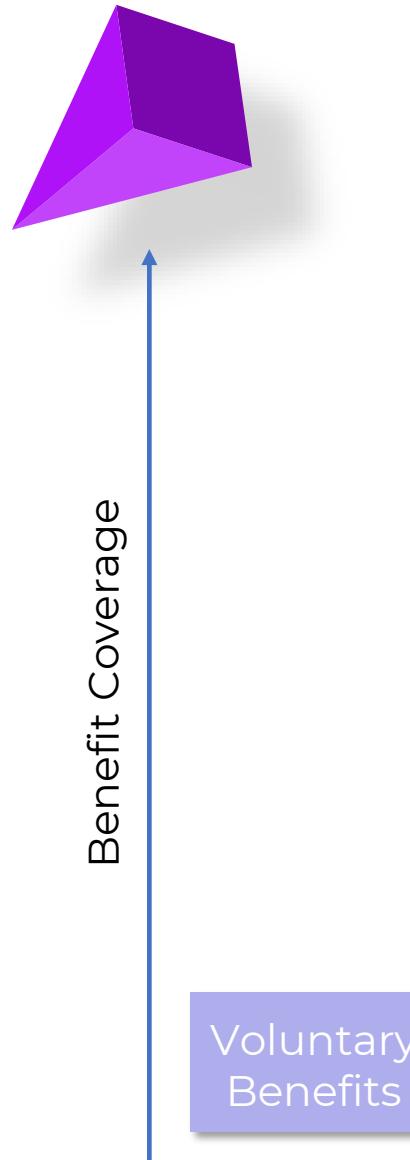
Based on your company size, employee demographics, or industry, Hooray Health has benefit options to fit most company's budget to maximize employee value. ACA compliance is important! We offer affordable solutions to satisfy ACA Part A and B requirements.

Part-time eligible employees

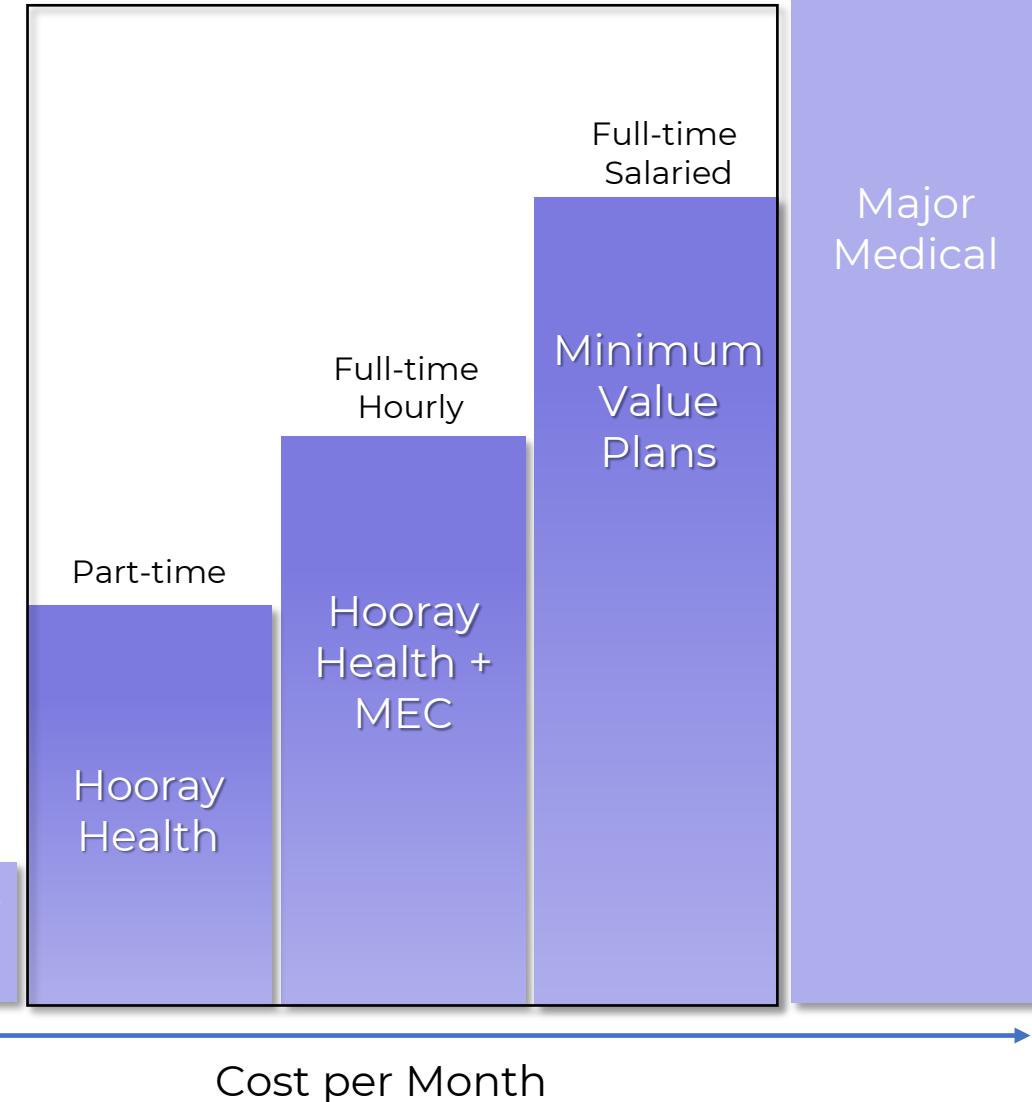
No ACA compliance requirements, but affordable options for you to recruit and retain talent are important.

Full-time Hourly eligible employees

ACA requirements are now a focus. Hooray Health offers benefit plans that avoid unnecessary penalties for ACA Part A and B requirements.



Hooray Health Core Benefit Offering





Employee Benefits are Meaningful Hourly Employees

Easy, Two Reasons...

Businesses compete for hourly employees that are the life blood of your organization. To be competitive, investing in your employee's short-term financial security, supports your long-term sustainability and growth to retain and recruit talent.

One - Recruit Talent



The unemployment rate is at an all-time low in the US, potential employees have multiple opportunities to choose from today. Providing affordable, creative benefit options is incredibly important to stay competitive.

Two - Retain Talent



The national average cost to replace an hourly employee position is **\$3,500**. As a small business, one person can have a huge impact if they leave, but more importantly, the time it takes to get a new person up and running is costly to you.



Do you Know?

50%

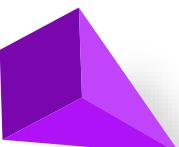
of Americans have less than \$500 in their bank account.

77%

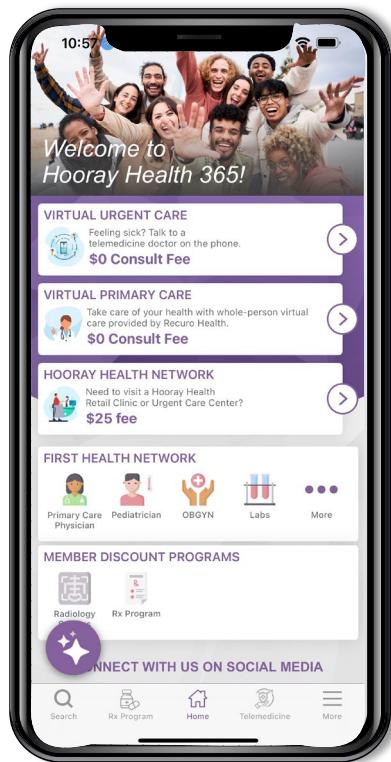
of medical bad debt is based on a one-time medical expense.

Hourly Employee Financial Reality

High deductibles and high premiums do not address the needs of most Americans.



Mobile Focus How Does Hooray Health Work?



Virtual Care

- \$0 Virtual Telemedicine
- \$0 Virtual Primary Care



Find a Provider

- \$25 Hooray Health Network
- First Health Provider Network



Find Low-Cost Drugs

- Generic and name-brand
- Lowest price near you



Plan Administration

- Customer Service Access
- Member Portal Access

Convenient Care Options.

\$0 Virtual Care



24/7 Access

- Access to physician
- Write Prescription



At-home Lab Kit

- Mailed directly to your home
- Two key tests – Lipid and A1C



Pick your Physician

- Same physician for VPCP
- Initial Wellness Exam



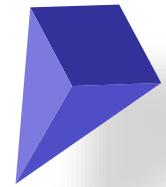
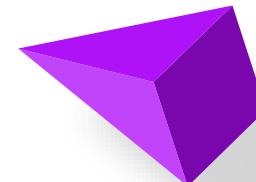
Behavioral Health

- 3 - \$0 cost Counselor visits
- \$125 per visit w/ Psychiatrist



Why Employees Love Virtual Care!

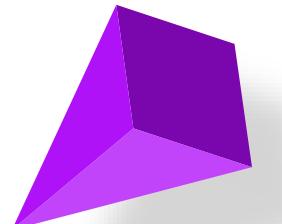
- Always available
- Ease of use
- Use anywhere
- No cost!



Proprietary Provider Network

Hooray Health Provider Network

- **\$25 Per Visit Fee**
All sickness/illness and accident services performed under the roof of the contracted facility are covered for a \$25 Fee and No Balance Bill!
- **4,500+ In-network Locations**
Approaching 50% of the Urgent Cares in America are contracted with Hooray Health for \$25 Fee and No Balance Bill!
- **47 States**
84% of the US population is within 20 miles of a Hooray Health contracted provider!



Nationwide Urgent Care and Retail clinic Network

Concentra[®]
urgent care

NextCare[®]
URGENT CARE

MD NOW[®]
URGENT CARE

next level
URGENT CARE

FAST PACE HEALTH
URGENT CARE

CVS
minute clinic

FASTMED
URGENT CARE

Pediatrics
URGENT CARE

wellNow
URGENT CARE

MainStreet
FAMILY URGENT CARE

Midwest Express Clinic

MXM HEALTH
URGENT CARE

XpressWellness
URGENT CARE

Carbon Health

Urgent Care
PATIENTS FIRST

ALLCARE

Ashley
PEDIATRICS

PEDIATRIC
Urgent Care
A Whole New Way To Treat Your Child

VELOCITY
URGENT CARE

TrustCare™
Express Medical Clinics

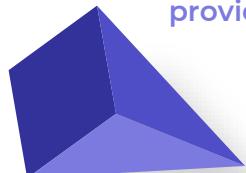
BestMed

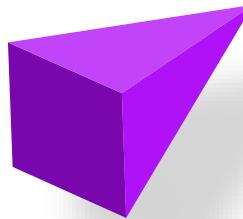
CITRA
URGENT CARE

DOCS
MEDICAL GROUP

MEDFAST
Urgent Care Centers

First Care
Urgent Care Walk-In Clinic



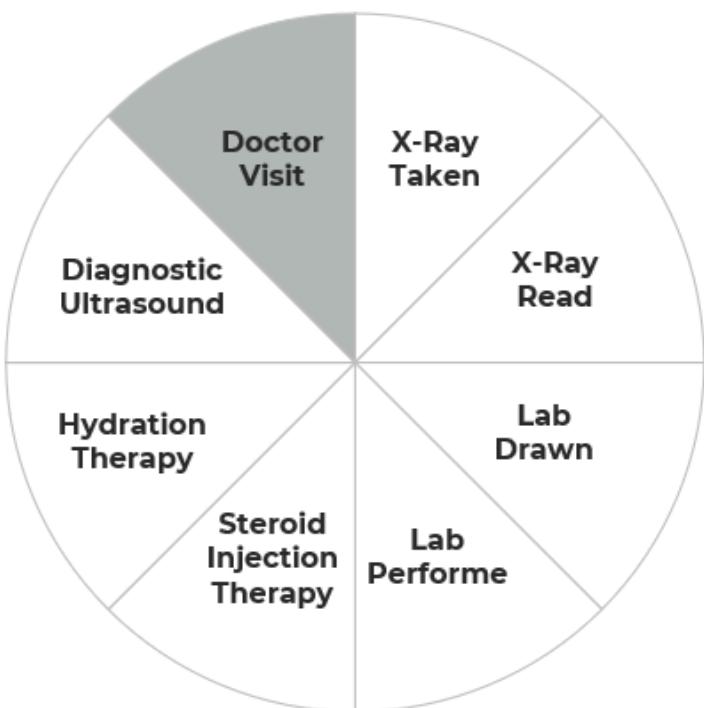


Why Hooray Health is Different

All services covered for \$25 Fee

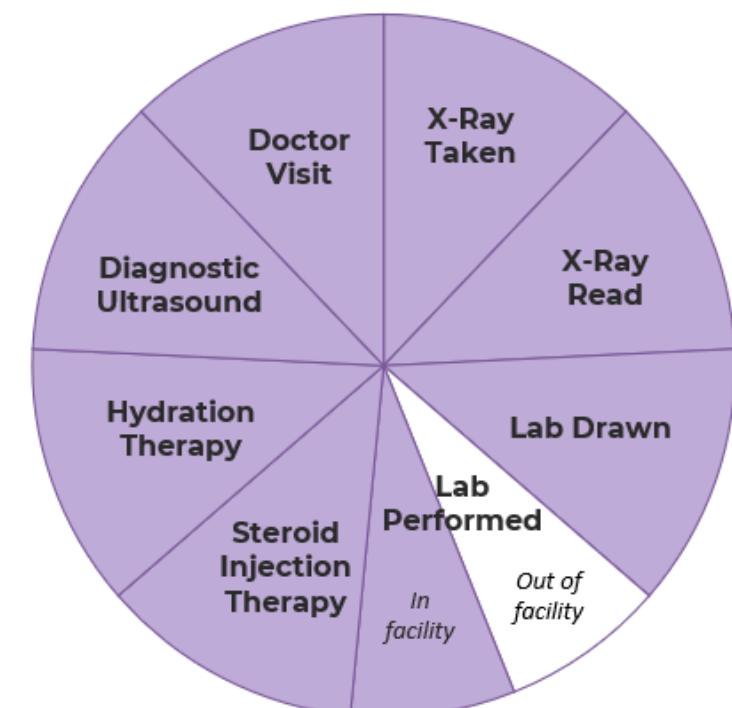


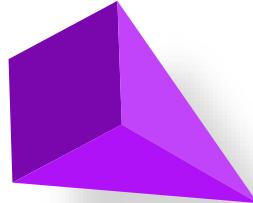
Traditional Office Visit Copay



- Copay only covers Doctor Charge
- Other Services are Additional Charge
- Hooray's \$25 per visit fee covers all Illness/ Sickness services **performed in Hooray Health Network facility**

Hooray Health \$25 per visit fee





Aetna Owned

First Health Provider Network

Contracted Providers in 50 States

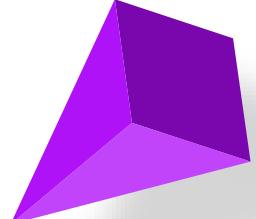


Specialty	# of Providers	Average Savings*
Family Practice	60,000+	37%
Internal Medicine	65,000+	40%
Pediatrics	36,000+	32%
Radiology	35,000+	43%
Emergency Room	22,000+	37%
Surgery	38,900+	52%



Simple Scripts RX

Hooray Health Prescription Benefit



Included with All Plans

**Mobile App Driven
Retail Discount Program**
67,000 Pharmacies

GLP-1 Program
Approx. 50% off Name Brands
Approx. 70% off Compounded

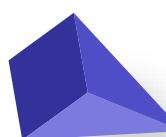
**Mail Order – 500+
Medications**
\$13.95 for a 90-Day Supply

Pet Med Discounts
67,000 Pharmacies

**Canada International
Sourcing**
Up to 70% Savings on
Name-Brand Medications

**Prescription Assistance
Program (PAP)**
Financial Assistance for
Those in Need

**Supporting
Patient
Advocacy**



Specialized Plan Options

Hooray Health Max Plans

- No Deductibles
- \$0 cost Virtual Primary Care
- \$25 per Visit fee Urgent Care
- Up to \$10,000 per Accident
- Discount Drugs
- Discount Dental and Vision
- Mobile app



	MAX \$5,000E	MAX \$30,000	MAX \$60,000
CALENDAR YEAR MAXIMUM	\$5,000	\$30,000	\$60,000
PLUS ACCIDENT MEDICAL EXPENSE MAXIMUM (PER ACCIDENT)	\$5,000	\$5,000	\$10,000
OUTPATIENT SICK VISIT BENEFITS			
URGENT CARE/RETAIL CLINIC	Member Pays \$25 fee No Balance Bills*	Member Pays \$25 fee No Balance Bills*	Member Pays \$25 fee No Balance Bills*
	Plan Pays \$175	Plan Pays \$175	Plan Pays \$175
Hooray Health Network includes Office Visit + In-House lab test, X-Rays, etc.			
Urgent Care or Retail Clinic Office Visits (First Health Network Provider at discounted rates** or Out-of-Network Provider with no discounts)***	Plan Pays \$175	Plan Pays \$175	Plan Pays \$175
OUTPATIENT PHYSICIAN OFFICE VISITS	Plan Pays \$75 per day	Plan Pays \$100 per day	Plan Pays \$100 per day
OUTPATIENT IMAGING/LAB TEST	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Diagnostic Lab Indemnity Benefit	\$50	\$50	\$75
Diagnostic X-Ray Indemnity Benefit	\$50	\$50	\$75
Diagnostic Exam Indemnity Benefit	\$200	\$350	\$350
OUTPATIENT SURGERY BENEFITS	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
ASC or Hospital Benefit	\$500	\$500	\$1,500
Anesthesia Benefit	\$200	\$200	\$350
INPATIENT BENEFITS	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Hospital Admission Benefit (1 per year)	\$500	\$500	\$1,000
In-Hospital Indemnity Benefit	\$500	\$500	\$1,000
In-Hospital ICU Confinement Benefit	\$500	\$500	\$1,000
Mental Illness Confinement Benefit	\$500	\$500	\$500
Substance Abuse Confinement Benefit	\$500	\$500	\$500
In-Hospital Surgery Benefit (Maternity Included) (1 per year)	\$500	\$500	\$1,500
Anesthesia Benefit (1 per year)	\$200	\$200	\$350
ACCIDENT MEDICAL EXPENSE BENEFIT (INPATIENT & OUTPATIENT)	Plan Pays	Plan Pays	Plan Pays
Maximum Benefit Per Accident	up to \$5,000	up to \$5,000	up to \$10,000
<i>Annual Deductible</i>	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>
NON-INSURANCE SERVICES (I)			
Virtual Primary Care and Urgent Care	\$0 Consult; Unlimited Visits	\$0 Consult; Unlimited Visits	\$0 Consult; Unlimited Visits
Virtual Behavioral Health Visits	\$0 Consult; 3 Visits	\$0 Consult; 3 Visits	\$0 Consult; 3 Visits
RX Valet	Discount only	Discount only	Discount only
Dental and Vision (Careington)	Discount only	Discount only	Discount only
Discount Radiology (Green Imaging)	Included	Included	Included

* There is a \$25 copay only for sickness visits performed at a Hooray Health's in-network provider. Copay does not apply to wellness benefit.

**First Health Network contracted providers can be found at hoorayhealth.com/FHN. Discounted rates will be applied after services are rendered at physician's office through the Third Party Administrator. Member will be responsible for any payment balance above the plan payment of \$175. Please see plan policy for details.

***Out-of-Network provider visits are paid \$175 per the plan policy. Member will be responsible for any payment balance above the plan payment of \$175. Please see plan policy for details.

(I) The services described are not insurance and are not provided by Zurich American Insurance Company.

Specialized Plan Options

Hooray Health Max Plans + MEC

- ACA Part A compliant
- No-cost preventive care
- No Deductibles
- \$0 cost Virtual Primary Care
- \$25 per Visit fee Urgent Care
- Up to \$10,000 per Accident
- Discount Drugs
- Discount Dental and Vision
- Mobile app



	MAX \$5,000E	MAX \$30,000	MAX \$60,000
CALENDAR YEAR MAXIMUM	\$5,000	\$30,000	\$60,000
PLUS ACCIDENT MEDICAL EXPENSE MAXIMUM (PER ACCIDENT)	\$5,000	\$5,000	\$10,000
MINIMUM ESSENTIAL COVERAGE (OPTIONAL)	100% Covered in FHN	100% Covered in FHN	\$100% Covered in FHN
Preventive Benefits (MEC) Optional with 25+ eligible employees			
OUTPATIENT SICK VISIT BENEFITS			
URGENT CARE/RETAIL CLINIC	Member Pays \$25 fee No Balance Bills*	Member Pays \$25 fee No Balance Bills*	Member Pays \$25 fee No Balance Bills*
Hooray Health Network includes Office Visit + In-House lab test, X-Rays, etc.	Plan Pays \$175	Plan Pays \$175	Plan Pays \$175
Urgent Care or Retail Clinic Office Visits (First Health Network Provider at discounted rates** or Out-of-Network Provider with no discounts)***	Plan Pays \$175	Plan Pays \$175	Plan Pays \$175
OUTPATIENT PHYSICIAN OFFICE VISITS	Plan Pays \$75 per day	Plan Pays \$100 per day	Plan Pays \$100 per day
OUTPATIENT IMAGING/LAB TEST	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Diagnostic Lab Indemnity Benefit	\$50	\$50	\$75
Diagnostic X-Ray Indemnity Benefit	\$50	\$50	\$75
Diagnostic Exam Indemnity Benefit	\$200	\$350	\$350
OUTPATIENT SURGERY BENEFITS	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
ASC or Hospital Benefit	\$500	\$500	\$1,500
Anesthesia Benefit	\$200	\$200	\$350
INPATIENT BENEFITS	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Hospital Admission Benefit (1 per year)	\$500	\$500	\$1,000
In-Hospital Indemnity Benefit	\$500	\$500	\$1,000
In-Hospital ICU Confinement Benefit	\$500	\$500	\$1,000
Mental Illness Confinement Benefit	\$500	\$500	\$500
Substance Abuse Confinement Benefit	\$500	\$500	\$500
In-Hospital Surgery Benefit (Maternity Included) (1 per year)	\$500	\$500	\$1,500
Anesthesia Benefit (1 per year)	\$200	\$200	\$350
ACCIDENT MEDICAL EXPENSE BENEFIT (INPATIENT & OUTPATIENT)	Plan Pays	Plan Pays	Plan Pays
Maximum Benefit Per Accident	up to \$5,000	up to \$5,000	up to \$10,000
<i>Annual Deductible</i>	\$0	\$0	\$0
NON-INSURANCE SERVICES (I)			
Virtual Primary Care and Urgent Care	\$0 Consult; Unlimited Visits	\$0 Consult; Unlimited Visits	\$0 Consult; Unlimited Visits
Virtual Behavioral Health Visits	\$0 Consult; 3 Visits	\$0 Consult; 3 Visits	\$0 Consult; 3 Visits
RX Valet Pro Plus 5 + MEC Preventive Drugs	\$0 Acute & MEC/\$5 Chronic	\$0 Acute & MEC/\$5 Chronic	\$0 Acute & MEC/\$5 Chronic
Dental and Vision (Careington)	Discount only	Discount only	Discount only
Discount Radiology (Green Imaging)	Included	Included	Included

* There is a \$25 copay only for sickness visits performed at a Hooray Health's in-network provider. Copay does not apply to wellness benefit.

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Hooray Health Premium Costs

Less than .69¢ per hour



- Guaranteed Issue
- ACA Part A compliant (MEC Only Option)
- ACH Employer Premium
- 100% Employer contribution on EO cost
- Auto Enroll (census enrollment)
- 5 minimum enrolled (Ghost lives billed)
- 25 enrolled with MEC (Ghost Lives billed)
- One-time \$500 set-up fee for MEC
- 30-day implementation process

HOORAY HEALTH	EO	ES	EC	EF
MAX \$5,000 Enhanced	\$118.86	\$184.53	\$182.52	\$250.50
MAX \$30,000	\$162.95	\$273.01	\$271.93	\$394.04
MAX \$60,000	\$215.95	\$380.27	\$361.08	\$543.76
MAX \$5,000 Enhanced w/MEC	\$155.22	\$247.02	\$247.82	\$366.55
MAX \$30,000 w/MEC	\$199.31	\$335.50	\$337.23	\$480.09
MAX \$60,000 w/MEC	\$252.31	\$442.76	\$426.38	\$629.81

Part-time Plan Options

Hooray Health Max Plans

- No Deductibles
- \$0 cost Virtual Primary Care
- \$25 per Visit fee Urgent Care
- Up to \$5,000 per Accident
- Discount Drugs
- Mobile app



	CORE	MAX \$5,000L	MAX \$5,000E
CALENDAR YEAR MAXIMUM	NA	\$5,000	\$5,000
PLUS ACCIDENT MEDICAL EXPENSE MAXIMUM (PER ACCIDENT)	\$1,000	\$5,000	\$5,000
OUTPATIENT SICK VISIT BENEFITS			
URGENT CARE/RETAIL CLINIC	3 Visits per Year Member Pays \$25 fee No Balance Bills*	Member Pays \$25 fee No Balance Bills*	Member Pays \$25 fee No Balance Bills*
Hooray Health Network includes Office Visit + In-House lab test, X-Rays, etc.	Plan Pays \$175	Plan Pays \$175	Plan Pays \$175
Urgent Care or Retail Clinic Office Visits (First Health Network Provider at discounted rates** or Out-of-Network Provider with no discounts)***	Plan Pays \$175	Plan Pays \$175	Plan Pays \$175
OUTPATIENT PHYSICIAN OFFICE VISITS	Not Covered	Plan Pays \$75 per day	Plan Pays \$75 per day
OUTPATIENT IMAGING/LAB TEST	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Diagnostic Lab Indemnity Benefit	\$50 per day x 3 per year	\$50	\$50
Diagnostic X-Ray Indemnity Benefit	\$50 per day x 2 per year	\$50	\$50
Diagnostic Exam Indemnity Benefit	Not Covered	\$200	\$200
OUTPATIENT SURGERY BENEFITS	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
ASC or Hospital Benefit	Not Covered	Not Covered	\$500
Anesthesia Benefit	Not Covered	Not Covered	\$200
INPATIENT BENEFITS	Plan Pays Per Day	Plan Pays Per Day	Plan Pays Per Day
Hospital Admission Benefit (1 per year)	\$50 per day x 1 day per year	\$100	\$500
In-Hospital Indemnity Benefit	Not Covered	Not Covered	\$500
In-Hospital ICU Confinement Benefit	Not Covered	Not Covered	\$500
Mental Illness Confinement Benefit	Not Covered	Not Covered	\$500
Substance Abuse Confinement Benefit	Not Covered	Not Covered	\$500
In-Hospital Surgery Benefit (Maternity Included) (1 per year)	Not Covered	Not Covered	\$500
Anesthesia Benefit (1 per year)	Not Covered	Not Covered	\$200
ACCIDENT MEDICAL EXPENSE BENEFIT (INPATIENT & OUTPATIENT)	Plan Pays	Plan Pays	Plan Pays
Maximum Benefit Per Accident	up to \$1,000	up to \$5,000	up to \$5,000
<i>Annual Deductible</i>	\$0	\$0	\$0
NON-INSURANCE SERVICES (I)			
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Hooray Health Premium Costs

Less than .69¢ per hour



- **Guaranteed Issue, no underwriting**
- **3-year rate guarantee**
- **Premium based on payroll deduct**
- **Premium based on minimum contribution**
- **25 minimum enrolled (Ghost lives billed)**
- **30-day implementation process**

HOORAY HEALTH	EO	ES	EC	EF
CORE	\$49.12	\$67.68	\$71.09	\$89.42
MAX \$5,000L	\$66.99	\$92.64	\$97.20	\$119.70
MAX \$5,000E	\$84.08	\$135.28	\$133.70	\$186.69



We can help you maximize your participation

Part-time Payment Options



	Direct Bill	Payroll Deduct Monthly	Payroll Deduct Paycycle	Payroll Deduct Missed Premium
Coverage Duration	Monthly	Monthly	Weekly or Bi-weekly	Monthly
Rate Impact	Slightly Higher	Lowest	Slightly Higher	Slightly Higher
Contribution Option	Yes/Split Bill	Yes	Yes	Yes
Participation Impact	Lowest – 3%	Moderate – 5-7%	Highest – 15-25%	Moderate- 10-15%
Employer Administration Effort	Primarily Set-up	Set-up & Reconciliation	Primarily Set-up	Set-up & Reconciliation



Excited to work with you!

Next Steps

1. Review formal proposal
2. Sign proposal
3. Kick-off Implementation Call
4. Educate employees on benefit options
5. Enroll employees in benefits
6. Submit 1st invoice for review
7. On-going support with account manager

CONTACT INFORMATION

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shane@hoorayhealth.com



Thank You

We look forward to serving you and your employees!!

Appendix Slides



2024 Customer Survey Data

Highest NPS Score in Insurance Industry

Our Member's Satisfaction Matter!

#	Entity	NPS
1	Hooray Health	86
2	Allianz	79
3	Bright Health Group	78
4	USAA	75
5	Cigna	70
6	CVS Health	60
7	AllState	59
8	Humana	48
9	Kaiser	48
10	Nationwide	43
11	AIA Group	43
12	United Health	42
13	Aegon	41
14	Empire BCBS	41
15	UPMC Health Plan	40
16	Health Net	34
17	Guidewell	33
18	Florida Blue	32
19	Highmark Blue Shield	29
20	Anthem	29
21	WellCare	28
22	Chubb	18
23	Molina	11
24	Liberty Mutual	10
25	Berkshire Hathaway	-6

Ingention Inc. 1/22/25: See: Experience Benchmarks, [NPS Healthcare Guide: 25 Healthcare NPS Benchmark & Industry Guide](#); Customer Gauge, Bain and Co.



Minimum Value Plan Options

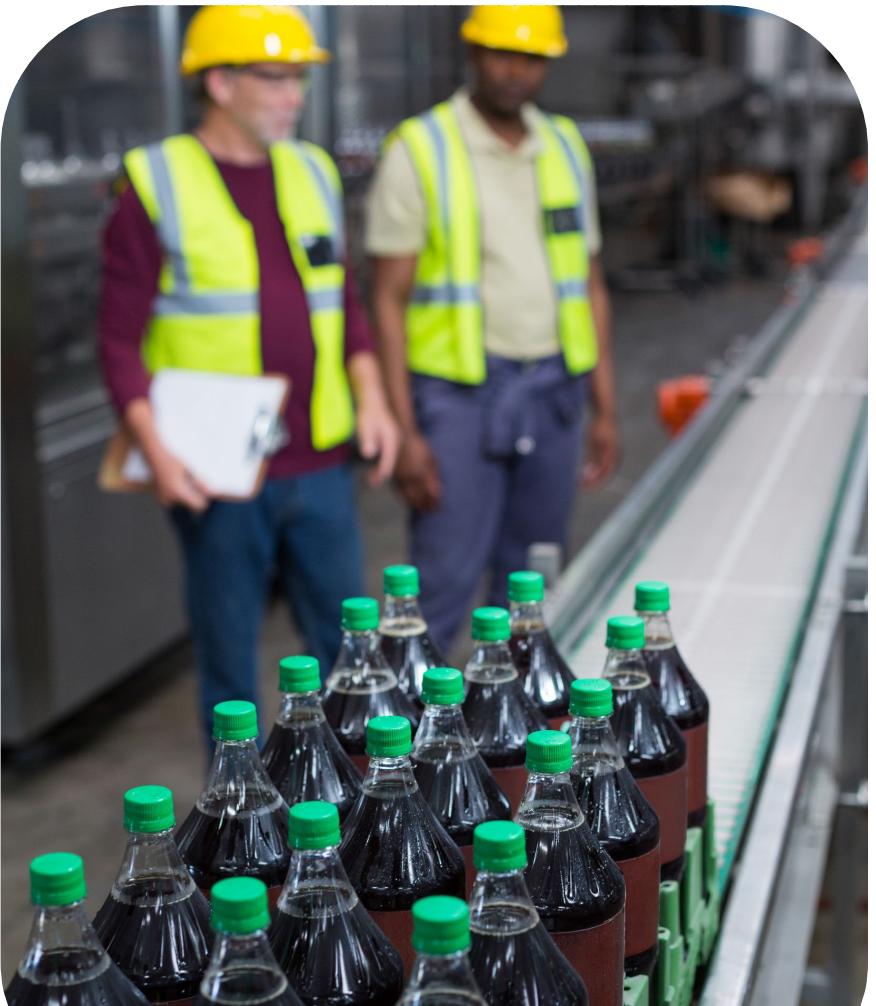
When you need a Major Medical Option



	BRONZE USA	SILVER USA	PLUS USA
Deductible	\$0 Individual / \$0 Family	\$0 Individual / \$0 Family	\$250 Individual / \$500 Family
Out-of-Pocket Max	\$8,550 Individual / \$17,100 Family	\$5,000 Individual / \$10,000 Family	\$5,000 Individual / \$13,200 Family
Preventative & Wellness Office Visits	\$0 Copay	\$0 Copay	\$0 Copay
Telemedicine	\$0 Consult Fee	\$0 Consult Fee	\$0 Consult Fee
Primary Care Office Visit	\$25 Copay (Limit 8/year)	\$15 Copay (Limit 10/year)	\$15 Copay (Limit 12/year)*
Specialist Office Visit	\$50 Copay (Limit 8/year)	\$25 Copay (Limit 10/year)	\$25 Copay (Limit 12/year)*
Laboratory Services	\$50 Copay (Limit 3 visits/year)	\$50 Copay per visit (Limit 3/year)	\$50 Copay per visit (Limit 4/year) (After deductible – Lab only)*
Radiology			
Imaging (CT/MRI/MRA/PET Scans)	\$350 Copay (Limit 1 image/year)	\$350 Copay per image (Limit 2/year)	\$350 Copay per visit (Limit 2/year)*
Urgent Care	\$50 Copay (Limit 2/year)	\$35 Copay (Limit 3/year)	\$85 Copay*
Emergency Room Services	\$350 Copay (Limit 1/year)	\$350 Copay (Limit 1/year)	\$350 Copay (Limit 1/year)
Hospital Inpatient Room & Board	\$350 Copay (Limit 5 days/year)	\$350 Copay (Limit 7 days/year)	\$350 Copay + 50% Coins. (Limit 10 days/year)*
Preventative Prescriptions (Generic)	\$0 Copay	\$0 Copay	\$0 Copay
Preferred Prescription Drugs - Amount shown or less	Tier 1 = Under \$10; Tier 2 = Under \$25; Tier 3 = Under \$50; Tier 4 = Over \$50;	Tier 1 = Under \$10; Tier 2 = Under \$25; Tier 3 = Under \$50; Tier 4 = Over \$50;	Tier 1 = Under \$10; Tier 2 = Under \$25; Tier 3 = Under \$50; Tier 4 = Over \$50;
Inpatient Hospitalization & Surgery	\$350 Copay (Limit 2 surgeries/year)	\$350 Copay (Limit 3 surgeries/year)	Plan Pays 100% of the PPO Amount
Outpatient or Free-Standing Facility	\$350 Copay (Limit 1 surgery/year)	\$350 Copay (Limit 2 surgeries/year)	\$350 Copay + 50% Coins. (Limit 2 surgeries/year)*
Treatment: Chemical Abuse/Dependency	Outpatient: \$25 Copay per day (8 days) Inpatient: \$350 Copay (5 days; See plan documents)	Outpatient: \$25 Copay per day (10 days) Inpatient: \$350 Copay (7 days; See plan documents)	Outpatient: \$25 Copay per day (12 days)* Inpatient: \$350 Copay (10 days; See plan documents)
Home Health Care	\$25 Copay (Limit 10/year)	\$25 Copay (Limit 10/year)	\$25 Copay (Limit 20/year)*
Maternity (Facility Childbirth & Delivery)	Not Covered	\$350 Copay	\$350 Copay + 50% Coins.***
Maternity (Professional Services)	Not Covered	\$350 Copay	\$350 Copay***
Ambulance	Not Covered	Not Covered	\$350 Copay+50% Coins. (Limit 1/year)*
Chemo/Radiation Treatment	Not Covered	Not Covered	\$400 Copay + 50% Coins. (Max allowable \$15,000)*

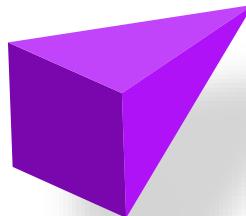
Vault MVP Premium Costs

Affordable major medical coverage!

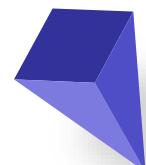


- Guaranteed Issue
- No Health Questionnaires
- Part A and B Compliant
- \$0 Deductible Plans
- ACH Employer Premium
- 75% Employer contribution on EO cost
- Auto Enroll (census enrollment)
- 2 minimum enrolled
- 30-day implementation process

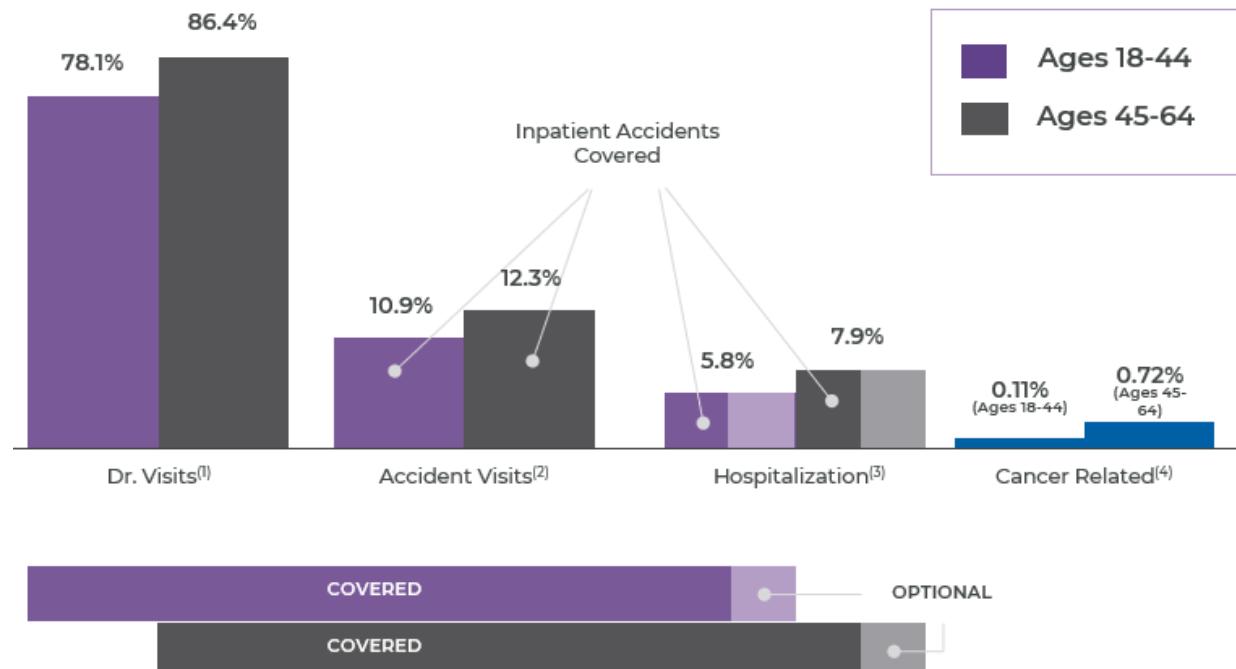
Vault MVP	EO	ES	EC	EF
Bronze	\$520.30	\$763.57	\$685.31	\$936.59
Silver	\$564.87	\$861.63	\$765.55	\$1070.30
Plus	\$604.97	\$1012.96	\$1036.32	\$1572.02



Most Common Health Care Needs Addressed



Patient Visits with Healthcare Providers



HOORAY HEALTH BENEFITS

- ⁽¹⁾NHIS - Tables of Summary Health Statistics. (2019, November 5). Retrieved from <https://www.cdc.gov/nchs/nhis/shs/tables.htm>
- ⁽²⁾NHIS - Tables of Summary Health Statistics. (2019, November 5). Retrieved from <https://www.cdc.gov/nchs/nhis/shs/tables.htm>
- ⁽³⁾Data Finder - Health, United States - Products. (2019, October 30). Retrieved from https://www.cdc.gov/nchs/hus/contents2018.htm#Table_039
- ⁽⁴⁾CDC - New Cancer Rates for 2016. (2016) Retrieved from <https://gis.cdc.gov/Cancer/USCS/DataViz.html>
- ⁽⁵⁾NCHS - National Ambulatory medical Care Survey (2016, July 1) Retrieved from https://www.cdc.gov/nchs/data/databriefs/db331_tables-508.pdf
- ⁽⁶⁾CDC - WI SQARSTM (Web-based Injury Statistics Query and Reporting in System). Retrieved from <https://www.cdc.gov/injury/wisqars/nonfatal.html>

Average Number of Doctor Visits⁽⁵⁾

18-44 year old – 1.9 visits/year
45-65 year old – 3.0 visits/year

4 OR 5 DAY OPTIONS

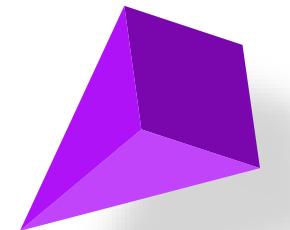
Average Accident Costs⁽⁶⁾

Lower leg fracture - \$3,959
Forearm fracture – \$4,085

**\$5,000 - \$10,000
ACCIDENT**

Proprietary Provider Network

Healthcare Where you Need It



\$25

Per Visit Fee

4,500+

In-network Locations

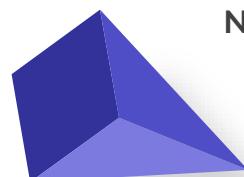
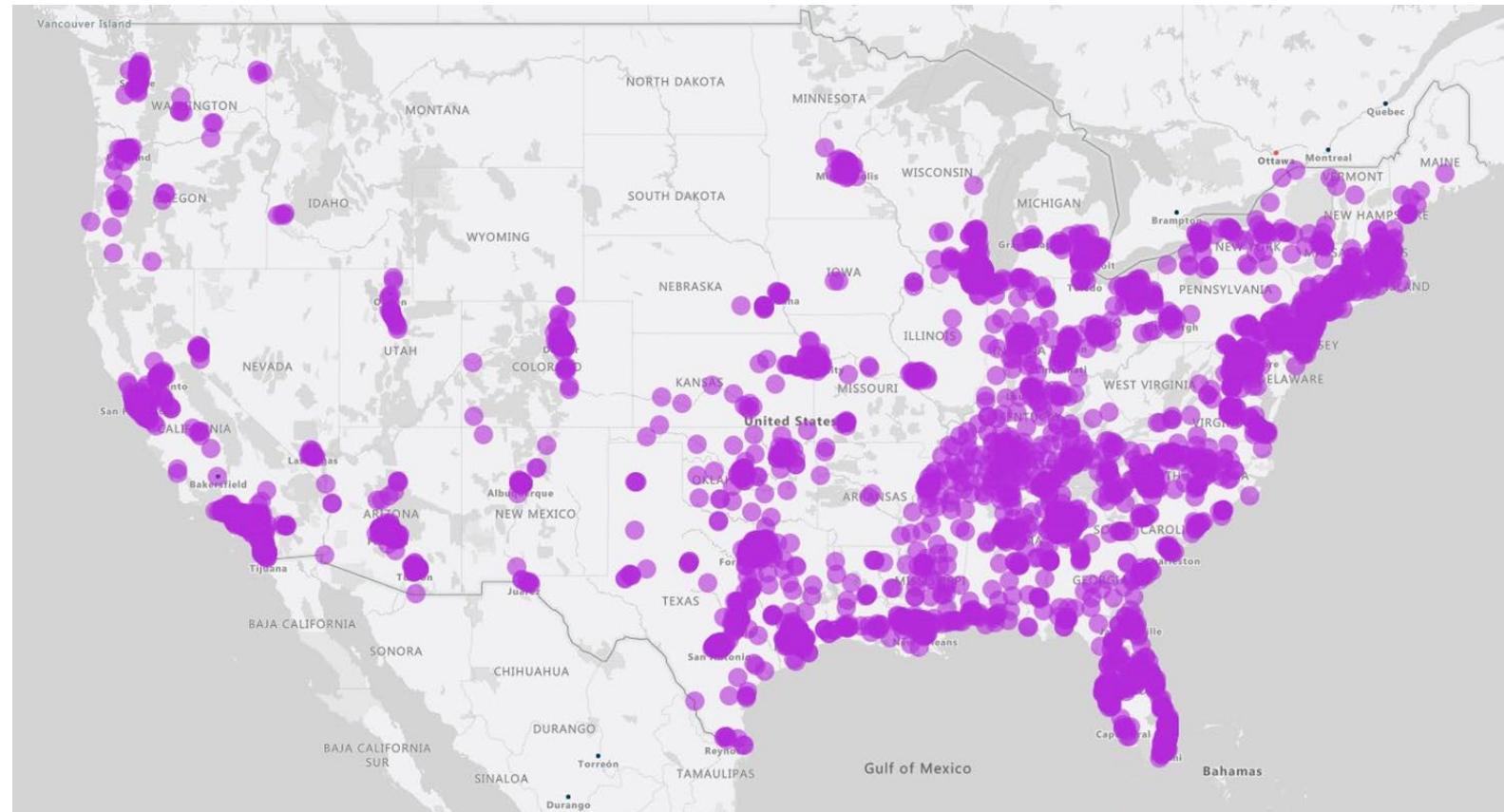
47

States

25+

New Locations per Month

Urgent Care and Retail clinics contracted in Top 100 MSA's





Affordable Visits & Meds



Unlimited 24/7 Telemedicine with Mental Health Support

Unlimited 24/7 Medical Concierge Access

Script-Save WellRx

OUTPATIENT BENEFITS

Annual Wellness Visit

Maximum Annual Provider Visits**RETAIL CLINIC & URGENT CARE VISITS**

Hooray Health Network includes office visit, plus in-house lab, X-rays, etc. (No Surprise Bills)*

First Health Provider (Discounted rates)**

Out-of-Network Provider (No discounts)***

Maximum Annual Provider Visits**PHYSICIAN OFFICE VISITS**

Outpatient Doctor Visit

(First Health Provider Network or Out-of-Network Provider)

Maximum Annual Provider Visits**IMAGING AND LABORATORY TESTS**

Diagnostic Laboratory benefits

Diagnostic X-Ray benefits

Specialty Radiology MRI, CT or PET

INPATIENT BENEFITS

Hospital Admission Benefit

Hospital Confinement Benefit

Surgery Benefit

Anesthesia Benefit

ACCIDENT BENEFIT

Maximum Benefit per year

Annual Deductible

Benefit % Payable

ACCIDENTAL DEATH COVERAGE

Principal Sum

HOORAY HEALTH BASIC PLAN

Member Pays \$0

Member Pays \$0

Discounted

Plan Pays \$180

1 PER YEAR

Member Pays \$25 copay

Plan Pays \$175

Plan Pays \$175

2 PER YEAR

Plan Pays \$100

2 PER YEAR

Plan Pays \$50 per day x 2 days per year

Plan Pays \$50 per day x 2 days per year

N/A

N/A

N/A

N/A

Plan Pays Up to \$5,000

\$0

100%

\$1,000

\$70.00

HOORAY HEALTH PLUS PLAN

Member Pays \$0

Member Pays \$0

Discounted

Plan Pays \$180

1 PER YEAR

Member Pays \$25 copay

Plan Pays \$175

Plan Pays \$175

3 PER YEAR

Plan Pays \$100

3 PER YEAR

Plan Pays \$50 per day x 3 days per year

Plan Pays \$50 per day x 2 days per year

Plan Pays \$350 per day x 1 day per year

Plan Pays \$750 per day x 1 day per year

Plan Pays \$750 per day x 5 days per year

Plan Pays \$750 per day x 1 day per year

Plan Pays \$150 per day x 1 day per year

Plan Pays Up to \$5,000

\$0

100%

\$1,000

\$110.00

HOORAY HEALTH PREMIUM PLAN

Member Pays \$0

Member Pays \$0

Discounted

Plan Pays \$180

1 PER YEAR

Member Pays \$25 copay

Plan Pays \$175

Plan Pays \$175

3 PER YEAR

Plan Pays \$100

3 PER YEAR

Plan Pays \$50 per day x 3 days per year

Plan Pays \$50 per day x 2 days per year

Plan Pays \$350 per day x 1 day per year

Plan Pays \$1,000 per day x 1 day per year

Plan Pays \$1,000 per day x 5 days per year

Plan Pays \$1,150 per day x 1 day per year

Plan Pays \$350 per day x 1 day per year

Plan Pays Up to \$10,000

\$0

100%

\$1,000

\$130.00**PLANS START AT***