

Your Partner in Health and Wellness



MEMBERSHIP PLAN BENEFITS GUIDE

Providing Health Care, Not Health Insurance.

- ▶ Primary Care
- ▶ 24/7 Telemedicine
- ▶ Diagnostic Imaging
- ▶ Lab Testing
- ▶ Mental Health
- ▶ Dental Savings
- ▶ Vision Savings
- ▶ Pharmacy Savings



Ovation Direct is powered by Patient Physician Cooperatives.

Working Together for Affordable Health Care

I am delighted to welcome you to Ovation Direct. My team and I work diligently to ensure that everyone enrolled in a membership health plan has a great experience when engaging our services.

Our organization was founded by physicians who were seeking a better way to receive quality affordable health care. The solution was to build strong Direct Primary Care relationships with providers to ensure that subscribers have access to a hassle free network and receive affordable fair rates.

Membership health plans are not insurance, they are *ASSURANCE*. What is *assurance*? Assurance is receiving Labs, Diagnostic Imaging, Primary Care, and 24/7 nationwide Telemedicine as guaranteed benefits. Ovation Direct members receive upfront pricing with no hidden charges at our contracted PCPs, Labs, and Imaging centers, and savings on prescriptions, dental, vision, and hearing.

We Do Things Differently

- ▶ Our Care Team of experts effectively navigates the healthcare system and works diligently to assist with care coordination and to advocate for our members, to ensure you receive the right care at an affordable rate. Our Care Team will act on your behalf for all your medical needs and help guide you every step of the way.
- ▶ We are fully transparent in support of your health care. Our top priority in every interaction, is to represent your best interest medically and economically. From basic questions about your benefits to understanding a diagnosis or treatment plan, we will be there to help educate and guide you.
- ▶ We are not insurance. We contract directly with doctors and service providers upfront, so that our members know immediately what the costs will be. There are variations in medical services and their costs, so we will negotiate the best possible price and keep you informed before receiving medical services.

We believe everyone deserves affordable healthcare, and by working together this is achievable.

Sincerely,

John McCormick

Dr. John McCormick, CEO

We've got you covered.

Learn more about our plan benefit features.



24/7 Telemedicine

Unlimited nationwide virtual urgent care within minutes via phone or video chat from board certified doctors.



Lab Testing

Unlimited Labs with ZERO out-of-pocket expense at any Quest Diagnostic location nationwide.



Primary Care

Unlimited virtual Primary Care nationwide, or choose a local direct contracted Primary Care provider.



Imaging (limited to Texas)

Unlimited Imaging with ZERO out-of-pocket expense at our direct contracted full service imaging centers.



Patient Advocacy

A Care Team that provides personalized support with locating services, scheduling, and pre-negotiating costs.



Mental Health (for age 11+)

Confidential virtual counseling from licensed counselors nationwide via phone or video chat.



Catastrophic Coverage

Catastrophic coverage to help mitigate the high costs that may come with an emergency hospital visit.



Dental and Vision

Savings on Dental and Vision services from board certified providers with nationwide locations.



Pharmacy Savings

Pass-thru pricing on Rx with no markups or fees, and a mobile app that tells you the available pharmacy locations.



Magic Pill Rx

Receive free home delivery on more than 1,000 quality generic medications with a 90-day supply.

Choose the plan that's right for you.

Guaranteed issue and no waiting for open enrollment.

With nationwide networks, members have access to quality care, no matter where.

Select Plan	Essence Plan	Kinetic Health Plan
<p>\$25 / Monthly per individual</p> <ul style="list-style-type: none">✓ Lab Testing✓ Pharmacy Savings✓ Patient Advocacy <p>→ Available add-ons:</p> <ul style="list-style-type: none">• Primary Care• Telemedicine• Imaging (limited to TX)• Mental Health• Magic Pill Rx• Dental and Vision• Catastrophic Coverage	<p>\$30 / Monthly per individual</p> <ul style="list-style-type: none">✓ Lab Testing✓ Magic Pill Rx <p>→ Add Primary Care and Patient Advocacy for \$38/monthly per individual</p> <p>→ Then you can add Catastrophic Coverage for \$56/monthly per individual</p>	<p>\$99 / Monthly per individual</p> <ul style="list-style-type: none">✓ 24/7 Telemedicine✓ Primary Care✓ Lab Testing✓ Mental Health✓ Pharmacy Savings✓ Magic Pill Rx✓ Patient Advocacy <p>→ Add Catastrophic Coverage for \$56/monthly per individual</p>

Our Texas-based provider networks offer local direct Primary Care and Diagnostic Imaging, in addition to our nationwide provider services.

Preferred Plan (Texas based network)	Preferred Plus Plan (Texas based network)
<p>\$89 / Monthly per individual</p> <ul style="list-style-type: none">✓ Primary Care✓ 24/7 Telemedicine✓ Lab Testing✓ Dental and Vision✓ Pharmacy savings✓ Patient Advocacy <p>→ Available add-ons:</p> <ul style="list-style-type: none">• Magic Pill Rx for \$18/monthly per individual• Catastrophic Coverage for \$56/monthly per individual	<p>\$109 / Monthly per individual</p> <ul style="list-style-type: none">✓ Primary Care✓ 24/7 Telemedicine✓ Lab Testing✓ Dental and Vision✓ Pharmacy savings✓ Patient Advocacy✓ Imaging (limited to TX) <p>→ Available add-ons:</p> <ul style="list-style-type: none">• Magic Pill for \$18/monthly per individual• Catastrophic Coverage for \$56/monthly per individual

Ovation Direct membership plans are direct contracts with providers for Primary Care, Labs and Diagnostic Imaging services. They are NOT insurance and do not pay claims.

Ovation Direct Plan Benefit Features



Care Team with Patient Advocacy

Care Team representatives are experts in medical administration and help members to navigate their benefits. Get help with:

- Scheduling appointments, locating services, and general benefit questions.
- Pre-negotiating costs for treatment and procedures.

- ▶ The Care Team is available Monday through Friday, from 8 a.m.-5 p.m.
Call **866-549-4199** or email **membership@ovation-direct.com**

Primary Care Network Options

With Ovation Direct, plan members can choose Local Primary Care (*geographically limited*), or nationwide Primary Care telemedicine with either Teladoc Prime or LASO.

To learn more about our Primary Care options, visit: **www.ovation-direct.com/benefit-primary-care**



- ▶ To view local contracted PCP providers visit:
<https://bit.ly/primary-care-providers>
To schedule a Primary Care appointment, contact your chosen provider.
- ▶ To learn more about Teladoc Prime and mobile app setup, visit:
www.ovation-direct.com/benefit-teladoc-prime
- ▶ To learn more about LASO and mobile app setup, visit:
www.ovation-direct.com/benefit-laso

Nationwide Urgent Care Telemedicine with Teladoc

Teladoc's physicians are available 24/7 with nationwide coverage via mobile phone or video chat.

Plan members have access to Urgent Care telemedicine network with unlimited use.

Telemedicine can be used for:

- Allergies
- Common colds
- Dehydration
- Ear, nose and throat infections
- Fevers or Flu-like symptoms
- Minor cuts or burns
- Arm or leg injuries
- Rashes or Skin infections
- Diarrhea
- Abdominal pain
- Sinusitis
- And more.

► To learn more about Teladoc and mobile app setup, visit: www.ovation-direct.com/benefit-telemedicine



Pharmacy Savings

Plan members get pass through pricing at most local pharmacies. With the mobile app members can find the best price at locations near them.

► To learn more about Pharmacy Savings and mobile app setup, visit: www.ovation-direct.com/benefit-pharmacy-savings

Magic Pill Rx Program

With the Magic Pill Rx program, plan members have access to more than 1,000 maintenance and urgent care medications in 90-day supply, shipped at no cost.

► To learn more about the Magic Pill Rx program and mobile app setup, visit: www.ovation-direct.com/benefit-magic-pill





Lab Testing with Quest

On average, Lab testing costs range from \$100 to \$1,000. With Quest Diagnostics, plan members receive unlimited labs with ZERO out-of-pocket expense.

Quest is the leading provider of diagnostics lab testing in the U.S. To learn more about Quest, visit: www.ovation-direct.com/benefit-lab-testing

- ▶ Some exclusions apply. To view the Exclusions List, go to: www.ovation-direct.com/d/QD-exclusions.pdf
- ▶ To view Quest's nationwide locations, visit: <https://bit.ly/quest-location-finder>
- ▶ To schedule an Imaging appointment, submit the order to:
Fax: **866-234-8707**
Email: carecoordinator@ovation-direct.com

Diagnostic Imaging Network

On average, imaging costs range from \$400 to \$5,700. At our local direct contracted Imaging centers, plan members receive imaging with ZERO out-of-pocket expense.

To learn more about Diagnostic Imaging, visit: www.ovation-direct.com/benefit-imaging



- ▶ Local contracted Imaging centers are currently limited to Texas. To view our available Imaging network centers, visit: <https://bit.ly/imaging-locations>
- ▶ To schedule an Imaging appointment, contact the Care Team at **866-549-4199**, or carecoordinator@ovation-direct.com

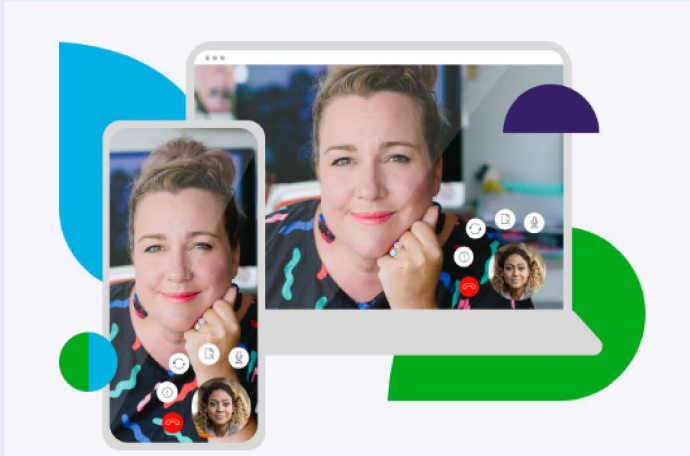
Mental Health with eHome

With eHome Counseling Group, plan members get access to a nationwide network of licensed Masters-level counselors and psychologists via phone or video chat. Services are available to members, ages 11+.

eHome uses metrics-based treatment to assess and rapidly diagnose mental health issues and track progress.



► To learn more about eHome, visit: www.ovation-direct.com/benefit-ehome



Mental Health with Teladoc Prime

With Teladoc Prime, plan members can find support from a licensed therapist they choose. Services are available to members, ages 18+.

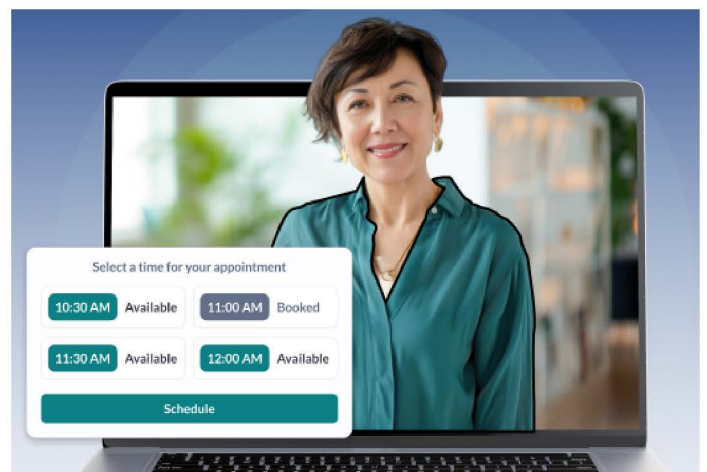
Counseling sessions are virtual via phone or video chat. Comprehensive care includes talk therapy, diagnosis, and medication support.

► To learn more about Teladoc Prime, visit: www.ovation-direct.com/benefit-mental-health

Mental Health with LASO

With LASO Therapy, plan members can connect with a therapist via phone or video chat. Services are available to members, ages 11+.

Get help with depression, anxiety, addiction, eating disorder, grief, relationship issue, or any other mental health related problem.



► To learn more about LASO Therapy, visit: www.ovation-direct.com/benefit-mental-health



Dental Savings with DocWellbee

With DocWellbee, plan members receive cost savings on virtually any procedure from 25% to 65% including exams, cleanings, fillings, braces, cosmetic and more.

- No waiting period.
- No annual limits on use.
- No required referrals.

DocWellbee provides a nationwide network of board certified dentists and dental specialists.

► To view participating dentists, visit:

<https://www.docwellbee.com/find-a-dentist-dental-plan>

► To schedule an appointment, contact the Care Team at **866-549-4199**, or carecoordinator@ovation-direct.com

Outlook Vision by DocWellbee

DocWellbee's Vision plan provides substantial savings off the regular retail price for eye wear at participating providers.

Plan members receive average discounts from 10% to 50% on frames, prescription lenses and sunglasses, with no limits on purchases.



The network is comprised of well-known national and regional vision care centers, independent optometrists or opticians, small and large retail optical centers and "one-hour" type optical centers.

► To view participating Vision centers, visit:

<https://bit.ly/vision-location-finder>

► To schedule an appointment, contact the Care Team at **866-549-4199**, or carecoordinator@ovation-direct.com

Ovation Direct Plan Add-on Benefits



Legal Shield + ID Shield

Unexpected legal questions arise every day. With Legal Shield, you will have 24/7 access to a quality law firm to discuss any personal legal matter, no matter how big or small, without worrying about high hourly costs.

For one flat monthly fee you can access legal advice and live your life worry-free, plus the protection of ID Shield.

Legal Shield includes advice, 24/7 emergency assistance, letters and calls on your behalf, legal document review, standard will preparation, motor vehicle services, and audit services.

ID Shield includes credit report, personal credit score with analysis, continuous monitoring with activity alerts, and identity restoration services.

- ▶ Get Legal Shield + ID Shield for \$30/monthly, per member or \$36/monthly, per family.

Catastrophic Coverage from OdysseyRe

Protect against the unexpected with Catastrophic Coverage. Cover medical and hospital expenses per occurrence, that exceed \$50k in paid claims and pays at 130% of Medicare rates.

- ▶ Get Catastrophic Coverage for \$56 per member/per month.
- ▶ Must have an Ovation approved Primary Care physician to purchase this product.

Health Equity Debit Card

With Health Equity, the Primary plan member may receive a health debit card for qualified medical expenses, such as medical, dental, vision and pharmacy costs. Through the HealthEquity mobile app members can view their account balance, receipts, and submit a reimbursement request. The app is available for download at Google Play or the App Store.

- ▶ Get a health debit card for \$5/monthly, plus the desired monthly funded amount.



Commonly Asked Questions

As a new member what are the first things I need to do?

- ▶ Expect a call from the Ovation Care Team to go over your plan benefits and answer any of your questions.
- ▶ If applicable to your plan, choose your Primary Care Physician (PCP), Lab, and Imaging center.
- ▶ Once you have received your Member ID card, you should verify your information by logging into your member account. Visit **www.ovation-direct.com** and from the top toolbar select the “Members” tab, then from the sub-menu select “Member Portal”.
- ▶ Depending on your chosen telemedicine service:
 - Set up your Teladoc account by visiting **www.teladoc.com**, or by downloading the **Teladoc mobile app** from Google Play or the App Store; or
 - Set up your LASO account by visiting **lasohealth.com**, or by downloading the **LASO Connect mobile app** from Google Play or the App Store.

What do I do if I need urgent care?

- ▶ Assess the situation to determine how critical the illness or injury is.
- ▶ Your first option should always be to use telemedicine for a consult with a doctor quickly. The average wait time is less than 10 minutes. Then follow the doctor’s instructions.
- ▶ If the situation is not critical, then call the Ovation Care Team at **866-549-4199**. Even if your membership plan does not cover the needed medical care, our Patient Advocates may be able to negotiate a cash rate for services.
- ▶ If your illness or injury is critical, go to an Urgent Care Center or Emergency Room. Tell them you do not have insurance. If you or someone can drive you, this is more cost-effective than calling for an ambulance. The average cost for ambulance services is around \$1,200.

How can I find a provider in the Ovation Direct network?

- ▶ Check your physical Member ID or login to the Member Portal to access this information. You can access the Member Portal above the top menu bar on our website at **www.ovation-direct.com**.
- ▶ Contact us at **866-549-4199** or **membership@ovation-direct.com**.

If a doctor is in the Ovation Direct network, can I make an appointment with them directly?

- ▶ Members need to go to their selected provider. To change your selected provider, contact the Care Team at **866-549-4199** or **membership@ovation-direct.com**.

Where should you go for care?

Let us help you choose the right healthcare center

TYPE OF CARE CENTER	USE THIS CARE CENTER IF...	THEY PROVIDE...	COST/TIME CONSIDERATIONS
<p>Telehealth Visit</p> 	<ul style="list-style-type: none"> ▶ You need routine care, treatment, or to monitor a current health issue. <p>A primary doctor will get to know you and your medical history, they can access medical records, provide preventive and routine care, manage medications and refer to specialists when needed.</p>	<ul style="list-style-type: none"> ▶ General Health Care ▶ Preventive Services ▶ Behavioral/Mental Health ▶ Ongoing Remote Monitoring 	<ul style="list-style-type: none"> ▶ Normally requires an appointment. ▶ Can obtain an appointment quickly and from anywhere.
<p>Physician's Office</p> 	<ul style="list-style-type: none"> ▶ You need routine care or treatment for a current health issue. <p>A primary doctor will get to know you and your medical history, they can access medical records, provide preventive and routine care, manage medications and refer to specialists when needed.</p>	<ul style="list-style-type: none"> ▶ Routine Checkups ▶ Immunizations ▶ Preventive Services ▶ General Health Care 	<ul style="list-style-type: none"> ▶ Normally requires an appointment. ▶ Generally there is wait time with a scheduled appointment.
<p>Convenience Care Clinic</p> 	<ul style="list-style-type: none"> ▶ You can't get to your physician's office, but your condition isn't an urgent emergency.. <p>Convenience Care Clinics are generally located in retail stores or malls. They are staffed by nurse practitioners and physician assistants, and offer services for minor health conditions.</p>	<ul style="list-style-type: none"> ▶ Common Infections ▶ Minor Injuries ▶ Minor Infections ▶ Vaccines ▶ Flu Shots ▶ Pregnancy Tests 	<ul style="list-style-type: none"> ▶ Walk-in patients welcome. ▶ Wait times vary.
<p>Urgent Care Clinic</p> 	<ul style="list-style-type: none"> ▶ You need care quickly but it's not an emergency. <p>Urgent Care Centers offer treatment for non-life threatening injuries or illness. They are staffed by qualified physicians.</p>	<ul style="list-style-type: none"> ▶ Minor injuries ▶ Minor Infections ▶ Minor Burns ▶ Strains and Sprains ▶ Flu Shots ▶ Pregnancy Tests 	<ul style="list-style-type: none"> ▶ Cost is usually higher than a physician's office. ▶ Walk-in patients welcome. ▶ Wait times vary.
<p>Emergency Room</p> 	<ul style="list-style-type: none"> ▶ You need immediate treatment of a critical condition. <p>Emergency Rooms offer treatment of life threatening injuries or illnesses that require immediate medical attention. If a condition seems life threatening, take action right away and call 911.</p>	<ul style="list-style-type: none"> ▶ Heavy Bleeding ▶ Chest Pain ▶ Difficulty Breathing ▶ Difficulty Standing or Walking ▶ Severe Injuries/Wounds ▶ Major Burns 	<ul style="list-style-type: none"> ▶ Cost is usually higher than an Urgent Care Clinic. ▶ Open 24/7 but wait times may be longer as the most critical emergencies will be treated first.

Contact Us for Assistance

For a positive consumer experience, it is important that you contact the Care Team to assist with appointments, medical referrals, and to negotiate costs prior to receiving medical services.

Call 866-549-4199

CARE COORDINATORS

carecoordinator@ovation-direct.com

- Locate an Ovation Direct network provider.
- Schedule a healthcare appointment.
- Ask a question about your benefits.

PATIENT ADVOCATES

patientadvocates@ovation-direct.com

- When you receive a surprise bill.
- Discount sourcing for high medication costs.
 - Pre-negotiate rates for health care.
- Requesting a provider join our network.

GENERAL MEMBER QUESTIONS

membership@ovation-direct.com

FOR PROVIDERS

providerrelations@ovation-direct.com

OVATION DIRECT

22001 Northpark Drive, Suite 200
Kingwood, TX 77339

www.ovation-direct.com

Office: 866-549-4199 | Fax: 866-234-8707