



### What does the HealthWorX Plan cover?

The plan is divided into multiple levels of coverage.

**Health Risk Assessment (HRA):** a series of health questions and tests to determine the employee's physical and mental health status. Participants who have completed their HRA are eligible to receive a fitness watch after 90 days.

**Chronic Condition Management:** based on data gathered in the HRA, our doctors are able to create individualized programs to improve the employee's condition or abate the issue altogether. When there are large numbers of employees with the same condition, a chronic condition group (CCG) will be created to facilitate additional support.

**Minimum Essential Care (MEC)** includes unlimited preventative care with no co-pay and no deductibles. Participants have unlimited primary care sick visits or specialist visits. Primary Care visits have a \$20 co-pay and no deductible. Specialist visits have a \$40 co-pay and no deductible. A Prescription Discount Program is included in which participants receive 70%-80% of prescriptions in our network which includes, Costco, Walmart, Express Scripts, and GoodRx.

**Telehealth through TeledocX International includes** unlimited telehealth for the participating employee and their entire family. No-copay. No deductible.

**Charter Home Schooling:** All dependents of participating employee are eligible for the free home school program.

Physical Fitness Program: All dependents of the participating employee are eligible for this program

### Are hospital visits covered?

No. However, separate indemnity programs such as hospital and accident are available to be purchased separately.

### What if we already have a major medical Plan in place?

Our HealthWorX plan can be 'wrapped' into a major medical program and will result in a substantial reduction in the employee's contribution, as well as save the employer an additional \$30-\$35 per month in FICA. Employees may also choose to opt out of their major medical and choose the HealthWorX plan in place of it.

### Who is eligible to participate in the plan?

Typically, all employees who average 20 or more hours per week, and who are not on Medicare, are eligible.



**Can the employees waive the program? If so, what is the process?**

Yes. The program can be waived by completing a simple form. Once enrolled, employees have 60 days to opt-out of the FREE program for no reason. After 60 days, an employee may only opt out if they have experienced a qualified Life Event.

**Is this insurance accepted by most Doctors?**

The network for the Program is HRX Open Access, which includes all doctors who accept Medicare.

**What is the cost of the program?**

There is no cost to the program for employees.

**Do we have to wait until open enrollment to initiate the program?**

No. The program can be implemented outside of open enrollment for major medical.

**How do we enroll the employees?**

The most common enrollment process is by auto-enrollment of eligible employees. Those already participating in a major medical plan and those eligible for Medicare are excluded.

**Are Plan Summaries provided to the employees?**

Yes. Summaries can be viewed and printed from the Employee Dashboard of HRX.

**Can spouses and children be added to the plan? If so, what is the monthly cost for coverage?**

Yes. Dependents can be added for \$65 per month per dependent.

**How do employees add family members to the plan?**

Simply reach out to the call center and provide the necessary information.

**When adding children to the plan, is there an age limit?**

The age limit for dependent children is the same as for major medical; up to the age of 26.

**How does the Telehealth program work?**

Employees are automatically enrolled in Telehealth. Employees simply call the 844-835-3369 number and will be directed to a doctor who can diagnose and write prescriptions.

**How are family members added or given access to the Telehealth program?**

To add dependents, the primary employee or Human Resources of the work site employer must first add the proper dependent information into HRX.

**Are we indemnified from medical and other claims?**

Yes. We will indemnify your company from all medical claims. Based on your company size we can also offer you other indemnifications. Inquire with your sales rep for more detail.

**How do we know your organization will provide the subsidies as promised?**

Besides the legal charter of the 501(C)(3) being to subsidize health benefits for lower compensated employees, we are also contractually obligated in our agreement with your company.

**What doctors / networks can our employees utilize?**

Any doctor that takes Medicare will accept this program. This accounts for approximately 99% of doctors in the marketplace.

**Where is the discount RX program accepted and how much is the discount?**

Our RX program is sponsored by GoodRX ([www.goodrx.com](http://www.goodrx.com)) and is accepted at Walmart, CVS, Safeway, Costco, and more. Costco membership is NOT required. Discounts are approximately 70%-80%.

**Will you provide materials on the program for employees?**

Yes we will provide your employees and your organization with all the end user material necessary.

**Is auto enrollment legal?**

Yes. Our program is 100% ACA compliant. Please visit the following link for more information please visit the link provided below for Section 125 rules: <https://www.theabdteam.com/blog/automatic-enrollment-medical-plan/>

**If we auto-enroll our employees, is there either an 'opt out' period or is there a number the employees can call to gain more information to decide if they want to stay enrolled in the program or 'opt out'?**

While 99% of employees love and stay on the program, they do have the option to 'opt out' within 60 days of their enrollment date. Our participation materials, as well as the employee's HealthWorX Card, provide a toll free phone number to a bi-lingual call center. The call center representatives can explain the program in detail and will show employees how the program is provided to them at no cost. If they still want to 'opt out' they may.

**When is my first invoice?**

If your plan start date was on 7/1/17 and pay weekly, they will receive an invoice dated 7/14/17. The 7/14/17 invoice covers the first pay period that includes the 1<sup>st</sup>. All invoice dates will reflect the pay cycle prior to the invoice date listed on the bill much like a paycheck this week is for the hours worked last week. This is only an example and is looked at for every new client.

**What if I have a multiple or mixed pay frequency?**

If you have a multiple or mixed pay frequency, you may submit a separate report for each pay frequency of your payroll. HRX will generate and send you invoice A and invoice B for each respective pay period. For example, if you have weekly and bi-weekly employees, you may send two separate reports following the check date of each pay frequency. You will then receive invoices A and B related to each payroll frequency check date.

**Can employees and spouses use the Telehealth program for Pre-Natal Care?**

Yes. They may also use their MEC for an in-person visit with no co-pay or deductible.

**Can the Telehealth Doctors write prescriptions?**

Yes.

**What is the relationship between WorXsiteHR and Xtension Health?**

Xtension Health is a wellness company which provides the Health Risk Assessment and Chronic Condition Management for WorXsiteHR and other Third-Party Administrators.