



Bridgewell Health

Program Overview

As a design-based innovator, we offer a wide range of products for secondary medical gap coverage, preventive services and limited medical benefits.



Bridgewell Health
MEDICAL GAP PLANS



Bridgewell Health
MEC BENEFIT PLANS



Bridgewell Health
LIMITED BENEFIT PLANS





Bridgewell Health
MEDICAL GAP PLANS

In a time when healthcare and healthcare insurance have become major concerns for business owners, Bridgewell Health is here. We've built multiple innovative, industry leading products in the world of secondary medical insurance. Coupled with a participatory wellness program, Bridgewell Health products improve the health and wellness of employees as well a company's bottom line.

The concept of adding a "bridge" product as a secondary medical benefit plan to lower the impact of a high deductible health plan is gaining momentum as a truly viable solution to assist in controlling health care premium costs. Bridgewell Health has taken this concept further by providing meaningful incentives to employees to improve their lifestyle habits and wellness focus.

How it Works

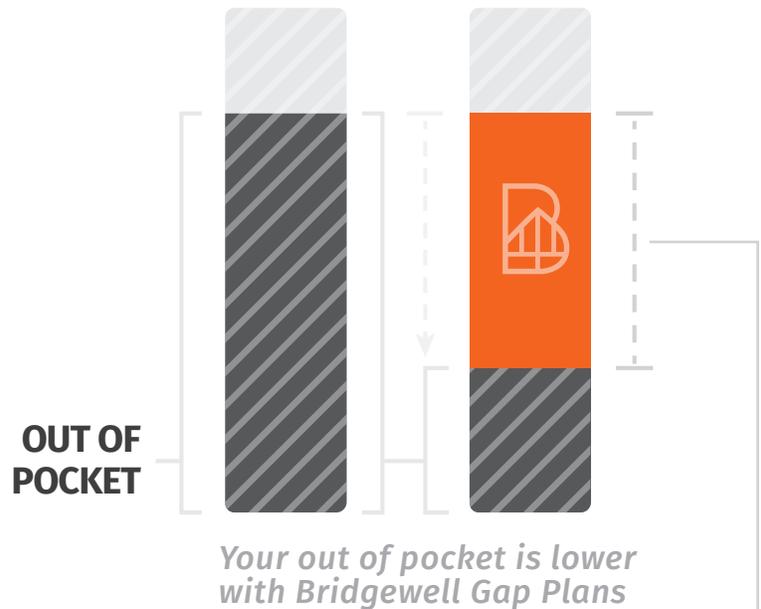
WHAT IS A GAP PLAN?

Medical gap plans are a form of secondary insurance that is designed to integrate easily into your current high deductible health plan (HDHP). Bridgewell's Gap Plan will always serve as a secondary plan to the major medical base plan design chosen by you, the employer, for your group's primary coverage. You keep your primary insurance and we'll cover the gaps that your primary insurance doesn't cover.

We provide several plan options for various levels of coverage between the higher deductible amount you're paying with your primary health insurance and the amount you actually want to pay. That way you can choose what type of benefits and monthly costs you want in order to hit the dollar amount that fits your needs and budget.

When you combine your current HDHP primary base plan with Bridgewell's Gap Plan as your secondary insurance plan, you get the coverage you want and save between 10-25% compared to single payer plans.

HEALTH PLAN COST



Bridgewell's Gap Plan provides a truly cutting edge solution for both employers and employees to not only lower the cost of healthcare premiums but also to address the underlying cause of premium increases, the unhealthy lifestyles of today's busy society.



Bridgewell Health
MEDICAL GAP PLANS



Wellness, it's in Our Name

LET'S THINK HEALTHY

Integrated into every Bridgewell Gap Plan is our participatory wellness program. We believe that the only way to truly reduce health insurance costs is by first living a healthier lifestyle. By improving your wellness mentality and health rhythms, you will ultimately save the most! So we designed WellBucks as an incentive for those who participate in our wellness program, earning up to \$300 every year.

Annual and monthly activities will focus on wellness or lifestyle improvement. Each time you complete an activity, you'll receive WellBucks. Let those add up over the months and use them to offset your out-of-pocket expenses on the plan. Now that's some real incentive to get moving and get well!

An Incentive to Remember

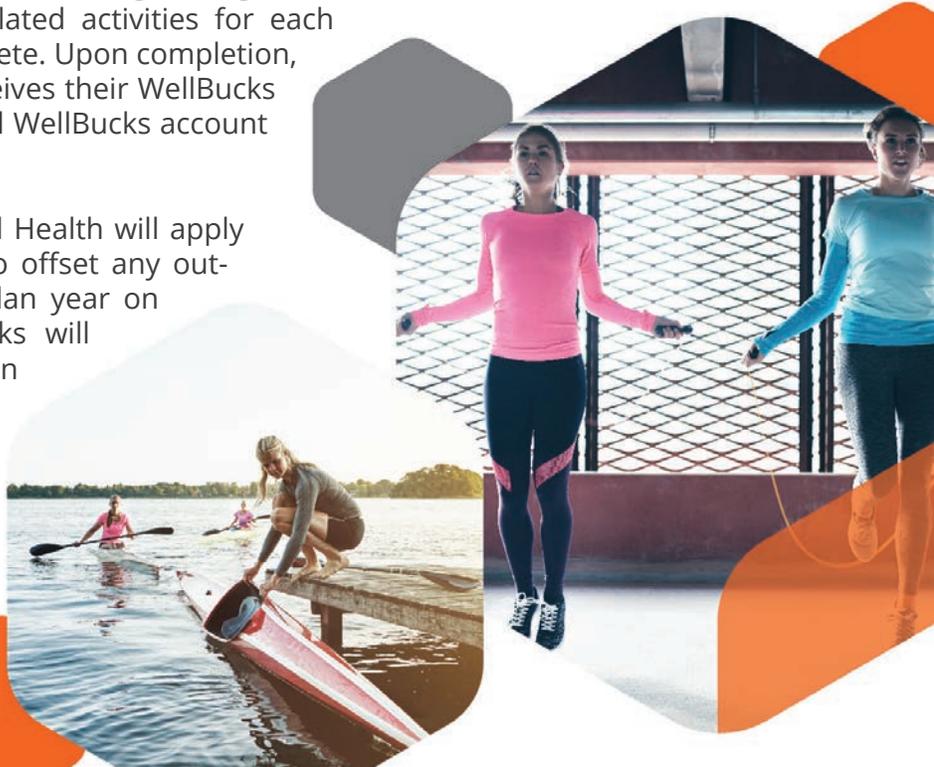
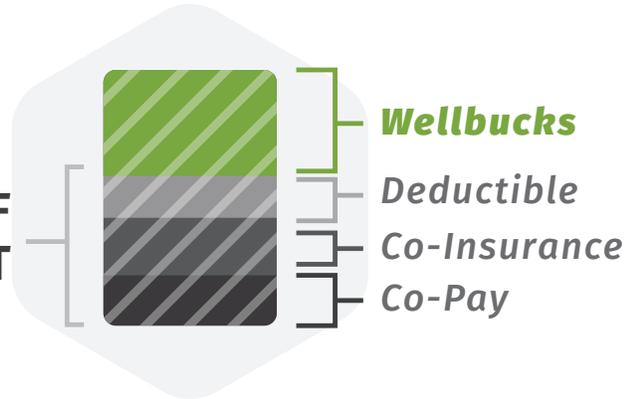
LOWER OUT-OF-POCKET COSTS

Encouraging a healthy lifestyle is a smart strategy for both employers and employees. Participating employers benefit from lower health costs over time, reduced absenteeism, a higher workforce productivity level, and employee appreciation for the investment in them as employees. Employees benefit from improved health, lower out of pocket costs for their healthcare bills, a greater energy level, and higher self worth that comes from improving their health and feeling good about themselves.

The participatory wellness program available through Bridgewell Health provides annual and monthly wellness-related activities for each participating employee to voluntarily complete. Upon completion, each employee or their eligible spouse receives their WellBucks incentive, which is credited to the individual WellBucks account for the future as needed.

At the end of the calendar year, Bridgewell Health will apply available WellBucks dollars accumulated to offset any out-of-pocket expenses incurred during the plan year on your Bridgewell Gap Plan. Your WellBucks will come to you directly by way of a check! In the event that a member does not utilize all of their WellBucks during a plan year, their remaining balance can roll over to the next year. The maximum WellBucks account balance for any combination of plan years is \$600 per member.

OUT OF POCKET





Just the Facts

PERSONAL HEALTH CHOICES MATTER



POOR HEALTH DRIVES COSTS

Greater than 75% of all healthcare costs result from chronic conditions related to unhealthy behaviors



DEDUCTIBLES ON THE RISE

Nearly 40% of Americans under 65 have a High Deductible Health Plan (HDHP)



WELLNESS IS LACKING

Most fully insured, traditional health plans lack meaningful wellness incentives in their plan designs



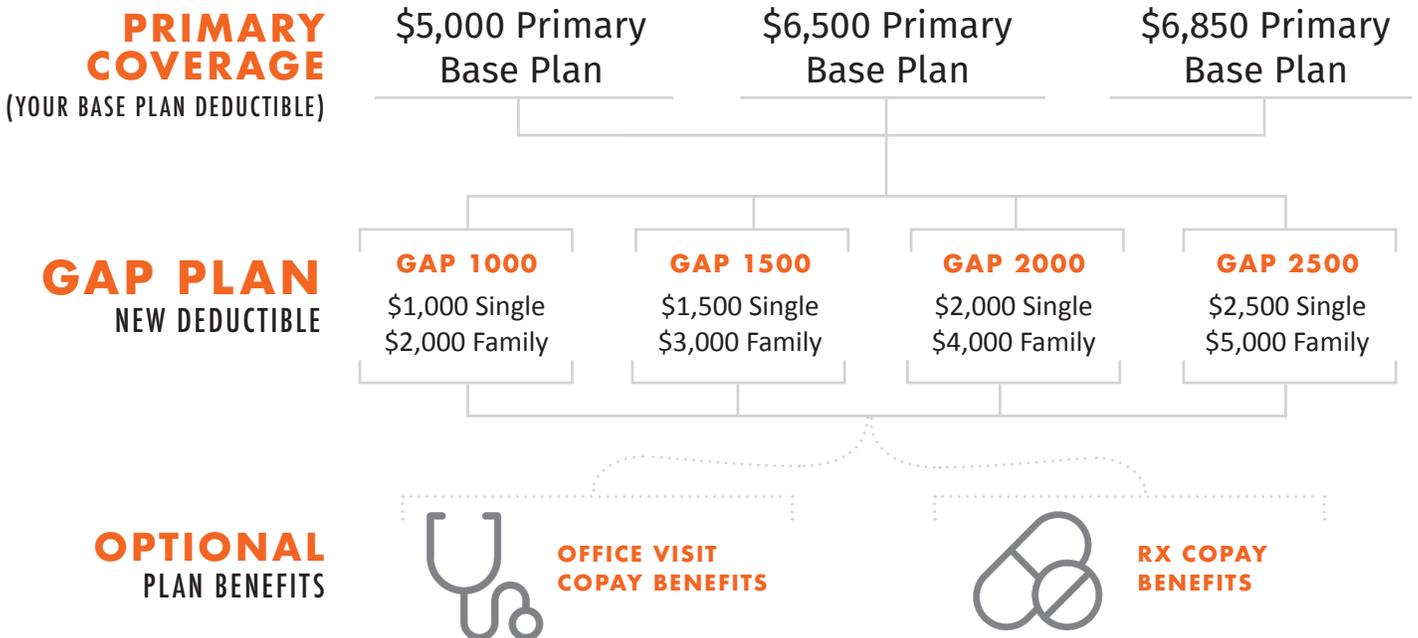
COMBINE TO SAVE MORE

Medical gap coverage with an HDHP Plan can deliver the same benefits to the employee at a savings of up to 25%

Choose Your Deductible

GAP PLAN DEDUCTIBLE OPTIONS

Bridgewell Health is designed in a manner to integrate seamlessly with your current high deductible health plan to bridge the financial gap as a secondary coverage for our members.



Bridgewell Health
MEDICAL GAP PLANS



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MEC BENEFIT PLANS

In addition to our Medical Gap Plans, our MEC Benefit Program provides targeted plans to meet the requirements of Minimum Essential Coverage (MEC), while delivering tangible benefits designed to promote proactive, preventive engagement for your employees and their families.

Bridgewell's Minimum Essential Coverage (MEC) Plans are designed to provide 100% coverage for the 64 preventive and wellness services as designated by Centers for Medicare and Medicaid Services (CMS). In addition, our plans offer benefits including \$0 copay telemedicine and care coordination, fully-integrated to encourage members to become wise and engaged healthcare consumers.

Advantages for ACA-Compliance

MINIMUM ESSENTIAL COVERAGE & MORE!

Since provisions of the Affordable Care Act (ACA) were implemented in 2016, employers with 50 or more full-time (or equivalent) employees are required to provide at least a Minimum Essential Coverage group health benefit plan to avoid the \$2,000 per employee tax for non-compliance.

To address this need, Bridgewell Health provides two plan designs to meet the minimum essential coverage required services for employers in search of an affordable, ACA-compliant solution. In addition, our plan rates are available with a 36-month rate lock to help employers stabilize costs!

Whether implemented as a stand-alone MEC plan or offered alongside a Bridgewell Gap or Limited Benefit Plan, our MEC plans provide employers with an expanded set of options with regards to ACA-compliance. In addition, if you offer our MEC plans alongside a major medical plan that meets the requirements for Minimum Value, you can also eliminate the possibility of the \$3,000 tax penalty in the event that an eligible employee purchases insurance through the Marketplace.

OUR MEC PLANS

➤ **MEC SIMPLE**

➤ **MEC +**



Bridgewell Health

MEC BENEFIT PLANS



MEC SIMPLE

WHAT'S COVERED?

The MEC SIMPLE Plan provides coverage for the 64 preventive and wellness services needed to provide Minimum Essential Coverage.



15 COVERED PREVENTIVE SERVICES FOR ADULTS (AGES 18 AND OLDER)

- | | | |
|------------------------------|------------------------------|----------------------------------------------------------------|
| 1. Abdominal Aortic Aneurysm | 6. Colorectal Cancer | 11. Immunizations |
| 2. Alcohol Misuse | 7. Depression Screening | 12. Obesity Screening |
| 3. Aspirin for CVD | 8. Type 2 Diabetes Screening | 13. Sexually Transmitted Infection (STI) Prevention Counseling |
| 4. Blood Pressure | 9. Diet Counseling | 14. Tobacco Use Screening |
| 5. Cholesterol | 10. HIV Screening | 15. Syphilis Screening |



23 COVERED PREVENTIVE SERVICES FOR WOMEN (INCLUDING PREGNANT WOMEN)

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|---------------------------------------------------|------------------------------------------------------|
| 1. Anemia Screening | 13. Gonorrhea Screening |
| 2. Bacteriuria urinary tract infection screening | 14. Hepatitis B Screening |
| 3. BRCA Counseling | 15. Human Immunodeficiency Virus (HIV) Screening |
| 4. Breast Cancer Mammography | 16. Human Papillomavirus (HPV) DNA Test |
| 5. Breast Cancer Chemoprevention Counseling | 17. Osteoporosis Screening |
| 6. Breastfeeding Support / Counseling | 18. Routine prenatal visits |
| 7. Cervical Cancer Screening | 19. Rh Incompatibility Screening |
| 8. Chlamydia Infection Screening | 20. Tobacco Use Screening |
| 9. Contraception (FDA Approved) | 21. Sexually Transmitted Infections (STI) Counseling |
| 10. Domestic and interpersonal violence screening | 22. Syphilis Screening |
| 11. Folic Acid Supplements | 23. Well-woman visits |
| 12. Gestational diabetes screening | |

MEC +

WHAT'S COVERED?

Building off of the benefits of our SIMPLE plan, Bridgewell's MEC + Plan is designed with Primary Care Physician Coverage with a \$20 office visit copay for up to 6 office visits within the plan year.

This benefit is limited to in-network Primary Care Physician (PCP) coverage only. Once the maximum office visit threshold is reached within the plan year, coverage is limited to preventive services only.

Additional Features

FOR EMPLOYEES & THEIR FAMILIES

Both of our MEC Plans include the following features as a tangible value for employees and their families:

- **Telemedicine** - 24/7/365 telephonic doctor consultation services at no cost to members
- **Care Coordination** - Access scheduling coordinators to ensure in-network facilities for covered procedures
- **Access to Discounted Services** - Link to discounted medical and wellness-related services



26 COVERED SERVICES FOR CHILDREN (UNDER 26 YEARS OLD ON PARENT'S PLAN)

- | | |
|-----------------------------------------------------|----------------------------------------------------------------|
| 1. Alcohol and Drug Use Assessments | 15. Hemoglobinopathies or Sickle-Cell Screening |
| 2. Autism Screening | 16. HIV Screening |
| 3. Behavioral Assessments | 17. Immunizations |
| 4. Blood Pressure Screening | 18. Iron supplements |
| 5. Cervical Dysplasia Screening | 19. Lead Screening |
| 6. Congenital Hypothyroidism Screening | 20. Medical History through Developmental Ages |
| 7. Depression screening | 21. Obesity screening and Counseling |
| 8. Developmental Screening / Surveillance | 22. Oral Health Risk Assessment |
| 9. Dyslipidemia Screening | 23. Phenylketonuria (PKU) Screening |
| 10. Fluoride Chemoprevention Supplements | 24. Sexually Transmitted Infection (STI) prevention counseling |
| 11. Gonorrhea Preventative Medication | 25. Tuberculin Testing |
| 12. Hearing Screening for Newborns | 26. Vision Screening |
| 13. Height, Weight and Body Mass Index Measurements | |
| 14. Hematocrit or Hemoglobin Screening | |



Bridgewell Health

LIMITED BENEFIT PLANS

Our value-based product offering does not stop with solutions for secondary medical gap coverage or Minimum Essential Coverage. Bridgewell Health goes further to offer three unique limited benefit plans that cover all the bases for MEC coverage but also go further, offering limited outpatient and inpatient medical benefits to give employers maximum flexibility when more than MEC is required.

OUR LIMITED PLANS

- > LIMITED EDGE
- > LIMITED CARE
- > LIMITED PLUS



Covered Benefits

OUTPATIENT / INPATIENT BENEFITS

	LIMITED EDGE	LIMITED CARE	LIMITED PLUS
Meets ACA Requirements	✔	✔	✔
64 Preventive & Wellness Services	✔	✔	✔
Telemedicine Services \$0 Copay	✔	✔	✔
Primary Care Office Visit Copay	✔	✔	✔
Specialist Office Visit Copay	✔	✔	✔
Outpatient Services	✔	✔	✔
Emergency Services	✔	✔	✔
Inpatient Services	✔	✔	✔
Rx Drug Benefits	⊘	✔	✔



Insurance Components

LEVEL FUNDING PROTECTION

Bridgewell Health's products are designed with maximum flexibility in mind, utilizing a level-funded insurance platform that differs from traditional self-funded insurance.

Our plans function similar to fully-insured policies, with a level, monthly premium split between three key components - an employer-specific claims fund, stop-loss insurance coverage and administration fees. The plan is 'level-funded' meaning that by design, any risk to the sponsoring employer has been removed through re-insurance coverage to protect the employer from liability for claims incurred.

With level-funding, employers can receive a portion of their unused claim fund if claims utilization is lower than expected, while receiving protection against any unexpected claims throughout each plan year. With Bridgewell Gap Plans, should you ever decide to terminate your coverage at the end of your policy term, once all the claims have been paid for that plan year (including run out, based on the base carrier's run out period), Bridgewell Health will refund you 50% of your remaining claims fund balance.

This win/win scenario gives you the opportunity to receive money back if you ever decide to change direction with regards to coverage without taking on any unwanted risk for your group's claims! In the event that you renew your gap plan in combination with the same base carrier, the claims fund is rolled over year to year to provide a "level funding" for your secondary gap coverage.



THREE KEY COMPONENTS



1. PLAN ADMINISTRATION

Day-to-day functions of the program including customer service, billing and claims processing are handled by a third-party administrator



2. STOP-LOSS INSURANCE

When your group has a higher than expected claims, stop-loss insurance kicks in to protect your finances



3. CLAIMS ACCOUNT

Money set aside through monthly premium to pay claims incurred during the coverage period
Up-to 50% refundable! *

*Refund is available only upon plan termination. Employer must complete the full policy term in order to be eligible for the 50% refund. Run out period will mirror base carrier's run out period requirements. Once all the claims have been paid (after run out period) for the plan year, Bridgewell Health will refund you with 50% of the balance of your remaining claims fund if your group's claims are less than expected.

Learn More GET IN TOUCH

For more information on how to obtain a quote from Bridgewell Health, please contact your sales representative or our **Group Sales Support Department:**
300 Plaza Drive | Suite 310
Highlands Ranch, CO 80129

Toll-Free: 877-939-3434
Email: hello@bridgewellhealth.net



Bridgewell Health

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