

Plan Comparisons

	Elite Health USA	Elite Health Plus USA
Deductible	\$2,500 Individual / \$5,000 Family	\$1,000 Individual / \$2,000 Family
Out-of-Pocket Max	N/A	N/A
Preventative & Wellness Office Visits	\$0 Copay ^H	\$0 Copay ^H
Telemedicine	\$0 Copay	\$0 Copay
Primary Care Office Visit	\$50 Copay	\$35 Copay
Specialist Office Visit	\$100 Copay	\$75 Copay
Laboratory Services	\$100 Copay (per visit) ^H	\$100 Copay (per visit) ^H
Radiology	\$60 Copay (per visit) ^H	\$50 Copay (per visit) ^H
Imaging (CT/MRI/MRA/PET Scans)	\$500 Copay (per image)	\$500 Copay (per image)
Urgent Care	\$200 Copay	\$150 Copay
Emergency Room Services	\$500 Copay, then 50% Coins. (Limit 1 visit/year)*	\$500 Copay, then 50% Coins. (Limit 1 visit/year)*
Hospital Inpatient Room & Board	\$500 Copay, then 50% Coins. (3-day limit)(Room & Board only)*	\$500 Copay, then 60% Coins. (5-day limit)(Room & Board only)*
Preventative Prescriptions (Generic)	Tier 1 = \$0 Copay	Tier 1 = \$0 Copay
Preferred Prescription Drugs (amount shown or less)	Tier 2 = \$15.00 or Less;** Tier 3 = \$30.00 or Less** Tier 4 = \$60.00 or Less;** Tier 5 = Over \$60.00**	Tier 2 = \$15.00 or Less;** Tier 3 = \$30.00 or Less** Tier 4 = \$60.00 or Less;** Tier 5 = Over \$60.00**
Additional Covered Drugs After Prescription Deductible	Not Covered	Not Covered
Inpatient Hospitalization & Surgery	Not Covered	Not Covered
Outpatient or Free-Standing Facility	Not Covered	Not Covered
Treatment: Chemical Abuse/Dependency	Not Covered	Not Covered
Home Health Care	Not Covered	Not Covered
Maternity (Facility Childbirth & Delivery)	Not Covered	Not Covered
Maternity (Professional Services)	Not Covered	Not Covered
Ambulance	Not Covered	Not Covered
Chemo/Radiation Treatment	Not Covered	Not Covered

[Not Covered] Not included in plan ; *After deductible; ** Subject to combined separate prescription drug maximum monthly benefit. See Plan Documents.; ***Subject to 12 month waiting period.; ^H services not covered in a hospital. ^ICan be found in Tier 2 and Tier 3 of the VaultRx Plus Formulary.

Disclaimer: If plan comparison differs from the Schedule of Benefits, the Schedule of Benefits will govern. Refer to the Schedule of Benefits for a list of Benefits Coverage, Limitations, and Exclusions

Telehealth

clever  health

introducing Clever Health

partnering with  VAULT
STRATEGIES

telehealth done **better**, faster, easier



**Smart
Virtual Care**



**Virtual
Primary Care**



**Mental Health
& Counseling**



**Discounts on
Prescriptions**



**Virtual
Vet**

Did You Know?

- access to board certified licensed medical doctors
- available 24/7 365 days a year
- eliminate unnecessary ER & urgent care visits
- common treatments such as flu, respiratory, uti's, allergies, pink eye, and more!
- up to 80% savings compared to other telehealth plans
- FREE Rx discounts and easy refills
- 97% report feeling better following a call for mental health support



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Your Ultimate Companion in Unlocking the Full Potential of Your Health Plan

With **Benefits Hero™**, you have a powerful ally that transforms the often-complex world of benefits into a personalized, user-friendly experience. It goes beyond mere guidance; it's your partner in navigating the intricacies of your health plan, benefits, prescriptions, claims, telemedicine, ID cards, and more!

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Rewards

Earn rewards for activating your account and making smart health choices.

Centralized Benefits Access

View ID cards, deductibles, claims, plan guidance, access your virtual care benefits, and more.

Personalized and Proactive Engagement

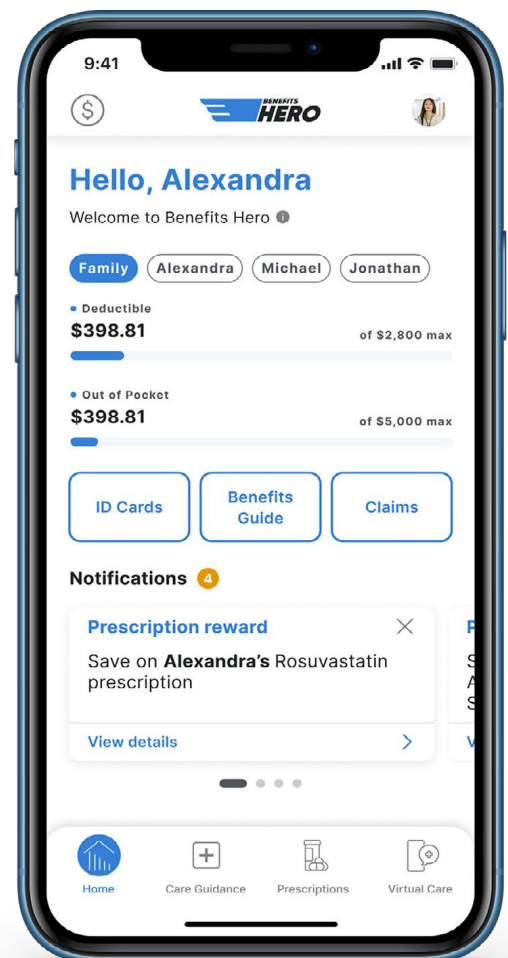
Save on healthcare costs and ensure high quality care with automated guidance from your health plan.

Integrated Guidance

Easily access valuable plan components like medical carve-outs, specialty solutions, and preferred pharmacies.



If you have questions about Benefits Hero or need help registering, please contact Care@BenefitsHero.io.



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