



Summary of Program Benefits

Administered through Clear Spring Health, HealthWallet, Lyric, CuraLinc, Rx Valet, Rx Pet Valet, and Tax Rite

1. Plan Overview

The LLH Healthcare Program is a supplemental health benefits package that provides employees with access to virtual care services, discounted pharmacy offerings, reduced cost laboratory testing, preventive health incentives, and hospital indemnity insurance. This program is not medical insurance and does not replace major medical coverage.

The LLH Healthcare Program is designed to complement your existing health plan or provide meaningful benefits for those without medical insurance. It operates separately from any medical coverage and helps offset out-of-pocket medical expenses through an indemnity benefit that provides cash payments when certain qualifying medical events occur.

2. Eligibility, Enrollment & Effective Date

Eligible Participants:

- Employees identified as eligible by their employer
- Employees may participate regardless of participation in other benefits
- Auto-enrollment occurs only when participation increases take-home pay
- Dependent eligibility varies; age restrictions apply by service

Dependent Access:

Virtual care, behavioral health, lab services, pharmacy, and the tax hotline are available, subject to age limits capping at 26 years for dependents. A maximum of five dependents can be enrolled under the member.

Auto Enrollment and Opt-Out:

Employees are auto-enrolled when participation in the LLH Healthcare Program results in an increase in their take-home pay. All employees on each payroll are evaluated, and those who qualify for a net pay increase are automatically enrolled. As a result, newly hired employees may be auto-enrolled as early as their first paycheck if they meet the eligibility criteria. Participation is optional, and employees may opt out at any time by contacting the LLH Healthcare Service Center at (800) 280 8034.

3. How the Plan Works

Program Premium: Premiums are deducted pre-tax on a per-pay-period basis, reducing taxable income.

Preventive Health Benefit Claim Payment: Members earn a claim payment after completing one monthly engagement activity. However, digital monthly coaching will satisfy this requirement, ensuring members stay compliant and receive their claim payment every time a premium appears on their check. They will never have one without the other.

Plan Tier Levels: Premium deduction amounts and claim payment amounts are listed in the grid below. Employees are evaluated and auto-enrolled in the plan tier that is most optimal for maximizing benefits while increasing net pay. Participation is optional, and employees may opt out at any time by contacting the LLH Healthcare Service Center at (800) 280 8034.

Preventative Health Benefit	Plan 600	Plan 750	Plan 900	Plan 1050	Plan 1200	Plan 1500	Plan 1600
Live Life Healthy Plan Premiums per Month	\$600	\$750	\$900	\$1,050	\$1,200	\$1,500	\$1,600
Preventative Health Benefit Claim per Month	\$500	\$625	\$750	\$875	\$1,000	\$1,250	\$1,332

*Please be aware that some plan tiers are not available in every state. Available benefits are contingent upon details outlined in each employer contract.

Impact on Take-Home Pay: A pre-tax premium plus a post-tax claim payment generally increases take-home pay. Employees are auto-enrolled if doing so increases their take-home pay. Employees may opt out at any time by calling the LLH Service Center at (800) 280-8034.

Paycheck Comparison: Example for an employee with a Semi-monthly pay frequency who qualified for Plan 1200

	Without Program	With Program
Semi-Monthly Gross Pay	\$1,300.00	\$1,300.00
Major Medical Premium	\$0.00	\$0.00
Additional Pre-Tax Deductions	\$0.00	\$0.00
LLH Insurance Premium	\$0.00	(\$600.00)
Taxable Income	\$1,300.00	\$700.00
Federal Withholding	(\$146.33)	(\$74.33)
Social Security	(\$80.60)	(\$43.40)
Medicare	(\$18.85)	(\$10.15)
State Withholding	(\$63.33)	(\$33.33)
Post-Tax Deductions	\$0.00	\$0.00
Post-Tax Income (From Employer)	\$990.89	\$538.79
Health Management Claim Payment*	\$0.00	\$500.00
Total Amount to Bank Account	\$990.89	\$1,038.79
Approximate Increase in Take-Home Pay	\$0.00	\$47.90
Approximate Annual Increase in Take-Home Pay	\$0.00	\$1,149.60

Tax Considerations: Indemnity payments are not included in W-2 wages; excess benefits may affect tax liability. The Tax Rite tax hotline is available for tax-related questions at (877) 686 9216.

4. Summary of Covered Benefits

A. Virtual Care Services (Lyric)

- a. Virtual Urgent Care (VUC):
 - i. Ages 2+
 - ii. Designed for immediate care needs like flu symptoms, infections, minor injuries, etc
 - iii. 24/7 access
 - iv. No DEA-controlled substances
 - v. No male UTI treatment
 - vi. Members can connect quickly to a provider for urgent but non-emergency issues
 - vii. Average wait times may be up to 32 minutes during peak periods such as cold and flu season and holidays. During non-peak times, wait times are typically much shorter, often just a few minutes.
- b. Virtual Primary Care (VPC):
 - i. Ages 12+
 - ii. Routine and chronic care
 - iii. Select a Primary Care Physician to manage routine and ongoing health conditions.
 - iv. Schedule routine checkups, order labs, and refill medications
 - v. No weekend or same-day appointments
 - vi. No controlled substances
- c. Virtual Dermatology:
 - i. Ages 12+
 - ii. Virtual Dermatology can be used for conditions such as acne, rashes, lesions, and other common skin concerns.
 - iii. Virtual Dermatology allows you to submit a skin concern along with at least two photos of the affected area. A licensed dermatologist reviews the information and photos, follows up if additional details are needed, and provides a treatment plan. Medications may be prescribed when appropriate.
 - iv. These visits are asynchronous, meaning you do not need to speak with the provider in real time. In many cases, the dermatologist can evaluate the concern and prescribe treatment without direct contact.
 - v. Pregnant or nursing mothers, or those who are trying to become pregnant, are NOT permitted to conduct an online dermatology consultation.
 - vi. Video consultation required in AR, AZ, IA, ID, and IN, in which case the consultations are scheduled via video for a specific time with a specific provider based on his/her availability.

d. Virtual Behavioral Health (VBH):

i. Psychology

1. Ages 12+
2. Speak with a licensed Psychologist for one-to-one sessions to assess your symptoms and evaluate your medical, psychological, and family history to determine a productive treatment plan.
3. No DEA-controlled substances
4. No weekend appointments
5. No same-day appointments
6. Examples: Depression, Life Changes, Addiction, Grief and Loss, Stress Management, Relationship, etc.

ii. Psychiatry

1. Ages 12+
2. Connect with a U.S. based, board-certified Psychiatrist who can diagnose, treat, and prescribe medications for a range of mental health disorders, as necessary.
3. No DEA-controlled substances
4. No weekend appointments
5. No same-day appointments
6. Examples: Anxiety, Panic Disorders, Depression, Bipolar Disorder, Trauma & PTSD, Addictive Behaviors, etc.

iii. Behavioral Health Virtual Counseling and Employee Assistance Program (EAP) (CuraLinc)

1. Ages 12+
2. Access to thousands of Master's-level professionals
3. Available 24/7, 365 days a year. Every call is answered by a licensed clinical therapist in 9 seconds. No phone tree, holds, or transfers. No subclinical triage that delays someone from getting care now.
4. The number of counseling sessions is based on clinical need as determined by the counselor, with a maximum of three visits per issue. If additional support is required beyond the three-visit limit, the member will be referred to an alternative service, which may include a fee.
5. Work life consultants are available to provide employee assistance by connecting individuals with resources that support their mental, financial, physical, and emotional well-being.
6. No DEA-controlled substances
7. No weekend appointments
8. No same-day appointments
9. Additional guidelines may vary by state for members under the age of 18. Because the counseling benefit varies significantly by state, we do not maintain a consolidated list of state-specific guidelines for minors. In these situations, we advise members to contact the counseling service directly and explain their circumstances. The counseling service will then provide the applicable state-specific requirements and, if appropriate, assist the member with accessing care.

B. Care Navigation and Patient Advocacy (Lyric)

A. Care Navigation & Patient Advocacy:

Personalized service that helps you and your family navigate the complexities of the healthcare system. Assistance with provider referrals, claims, care coordination, clinical guidance, and cost review.

- i. Plan Basics
 1. General plan questions
 2. Assistance with copayments, deductibles, & out-of-pocket costs
 3. Clarify covered services
 4. Understanding pharmacy benefits & formularies
- ii. Finding Care
 1. Finding network providers, treatments, & facilities
 2. Get second opinions & alternative care options
 3. Schedule appointments & transfer medical records
 4. Compare cost & quality
- iii. Problem Solving
 1. Claims explanation & support
 2. Medical bill reviews & audits
 3. Fee & payment negotiation
- iv. Personal Care
 1. Prescription medication review
 2. Cost savings options
 3. Case management support
 4. One-to-one preventative care planning
- v. What do members REALLY call in for?
 1. Finding network providers: REFERRALS
 2. Claims explanation & support
 3. Clarity on covered services
- vi. How do we service?
 1. Members call in requesting assistance with VPC referral/claims support/clarification of covered services.

C. Prescription Drug Benefits (Rx Valet)

- a. Digital Membership Card available on the LLH Healthcare App
- b. A valid prescription is required for all medications.
- c. 1,000+ acute and chronic medications at \$0
- d. Retail network of 70,000+ pharmacies
- e. CHRONIC medications can be filled through our mail order service after first retail purchase. Our team will contact the member and work with them to transfer their prescription.
- f. Discounted drugs starting at \$14.95
- g. Diabetic supplies - strips and lancets, meters and continuous meters, medications oral or insulins, and more: <https://www.myrxvalet.com/medications#diabetic-meds#test-strip-packages>
We are currently updating our insulin program, which will take effect in the 1st Quarter of 2026.
- h. Weight Loss Medication Program - [Medications Information - Rx Valet: Online Drugs Rx Discount Cards](#)
- i. Common Medications - [Medications Information - Rx Valet: Online Drugs Rx Discount Cards](#)
- j. International pharmacy - Members may order medications online or by calling 855-798-2538. Our team assists with pricing and sourcing through local retail pharmacies, domestic options, Prescription Assistance Programs, and international pharmacies. For international orders, we collect the medication and prescribing physician information, the member places and pays for the order online or with our team, and we coordinate sending the prescription to the international pharmacy, where it is reviewed and shipped directly to the member. Medications are typically dispensed in 84- or 90-day supplies, and our team will coordinate refills and support prescription-related needs as they arise.
- k. Prescription Assistance Program (PAP) - Is a service in which medication manufacturers set financial eligibility thresholds based on household size and household income. Members may begin the process online or by calling in, after which a dedicated PAP specialist will contact the member to review income requirements and determine potential eligibility. If the member qualifies, we obtain authorization, coordinate directly with the prescribing provider to collect required medical records and documentation, and complete all manufacturer applications and forms on the member's behalf. Our team manages ongoing support, including refills and annual renewals, and members pay a flat \$50 monthly fee to receive the medication, regardless of its retail cost. [PAP – Rx Valet: Discount Drugstores valet Prescription Rx Discount Cards](#)
- l. Rx Valet for Pets
 - i. Mail Order
 - ii. The members can use their Rx card for discounted pricing at the retail pharmacy if there is a "human" equivalent.
 - iii. Link - [Affordable Pet Prescriptions | MyRxValet for Pets](#)
- m. What if the member forgets to present their card at the pharmacy? The Pharmacy will not know how to process the LLH Healthcare benefit if they forget their card. If they have their phone, it will be on their app.

D. Laboratory Benefits

- a. 80+ included at no charge labs such as CMP, BMP, CBC, hormones, thyroid, infectious disease screening, vitamins, urinalysis, and pregnancy tests.
- b. Discounted pricing for labs not covered at 60–80 percent savings.
- c. Link to labs: <https://cdn.thehealthwallet.com/flyers/Lyric-Labs-Update2.pdf>
- d. Process for getting labs
 - i. The member will have to complete a primary care consultation and discuss the labs needed with the provider.
 - ii. The provider will submit the lab order request to our care team.
 - iii. Care team will reach out to the member to assist with setting up an appointment and/or finding a lab near them.
 - iv. The lab orders will be sent to the lab electronically, and orders will be uploaded to the members' portal.
 - v. We suggest printing/ screenshotting the lab orders for the member to take with them; the lab should be able to pull the member's orders based on their name and DOB.
 - i. We are unable to provide these labs for any in-person provider visit.
- e. Information needed at the lab to obtain the services
 - i. The member's name, DOB, address, and phone number is provided in the orders
- f. Are 80+ labs free? Which labs are included at no cost, and which are discounted?
 - i. Free labs are listed at the end of this document.
 - ii. We do not maintain a specific list of discounted lab tests; however, most laboratory services are typically available at discounted rates ranging from approximately 60–80 percent savings. Because there are many different lab tests and providers, it is not practical to offer a complete list of all discounted labs.

E. Hospital Indemnity Insurance

Supplemental insurance through Clear Spring Health provides Hospital Indemnity benefits for qualifying medical events. When a member submits a covered claim, they may receive a fixed Hospital Indemnity payment based on the plan they were auto-enrolled in. This coverage is supplemental and is designed to provide cash benefits directly to the member.

Hospital Indemnity benefits are fixed sum payments, not reimbursements. When a covered claim is approved, Clear Spring Health pays the specific dollar amount listed in the member's plan, regardless of the provider's charges or the member's actual out-of-pocket expense. The payment amount does not change based on what the member owes for the service.

The Clear Spring Health claim form and step-by-step submission instructions are available in the LLH Healthcare mobile app. Once the claim is approved, the benefit payment is deposited directly into the bank account listed on the claim form. These funds are equivalent to cash and may be used at the member's discretion. Claim payment from Clear Springs is within two weeks when approved.

Example payment

If a member is enrolled in Plan 1200 and experiences a four-day hospital confinement, the benefit payment would be calculated as follows:

- Day 1 of confinement: \$750
- Days 2 through 4 of confinement: \$400 per day

This results in a total payment of \$1,950 for the hospital confinement.

Important clarification

The member's actual out-of-pocket expense does not affect the benefit amount.

For example, if a member has a \$250 out-of-pocket expense for an ambulance ride and the plan benefit lists a \$500 payment, the member would receive the full \$500 benefit, not the \$250 expense.

Hospital Indemnity Plan Benefit	Plan 600	Plan 750	Plan 900	Plan 1050	Plan 1200	Plan 1500	Plan 1600
Ambulance Benefit							
Benefit Claim Payable Per Use	\$100	\$100	\$150	\$200	\$250	\$300	\$500
Maximum Number of Uses Per Year	2 per year	2 per year	2 per year	2 per year	2 per year	2 per year	5 per year
Emergency Room Treatment							
Benefit Claim Payable Per Use	\$100	\$100	\$150	\$200	\$250	\$300	\$500
Maximum Number of Uses Per Year	4 per year	4 per year	4 per year	4 per year	4 per year	4 per year	10 per year
First Day Hospital Confinement							
Benefit Claim Payable Per Use	\$250	\$350	\$500	\$600	\$750	\$1,000	\$1,000
Maximum Number of Uses Per Month	1 per month	1 per month	1 per month	1 per month	1 per month	1 per month	1 per month
Hospital Health Confinement							
Benefit Claim Payable Per Use	\$200	\$250	\$300	\$350	\$400	\$500	\$500
Maximum Number of Uses Per Month	days 2-5	days 2-5	days 2-7	days 2-10	days 2-15	days 2-20	all days
ICU Hospital Daily Confinement							
Benefit Claim Payable Per Use							\$5,000
Maximum Number of Uses Per Year							5 per year

F. Preventive Health Benefit

Members complete an activity by utilizing any part of the LLH Healthcare Program, which is shown in the LLH App My Tasks area when completed, to receive a monthly claim payment. However, digital monthly coaching will satisfy this requirement, ensuring members stay compliant and receive their claim payment.

G. Tax Advisory Services (Tax Rite)

- Unlimited U.S. tax questions (personal and business)
- Unlimited length of call with U.S. tax questions
- Research on complex issues
- Questions on IRS Audit and Notifications
- 1 free tax review of the previous year's tax return
- W4 adjustment
- Monthly newsletter
- Tax planning
- Tax tips
- Financial calculators
- Tax articles
- Tax Hotline is not only available for the members, but also for their entire household.

5. Exclusions & Limitations

- Benefits for eligible dependents are available through age 26.
- Does not replace medical insurance
- Virtual care limitations: no controlled substances, age limits, no weekend/same-day behavioral health or primary care
- Pharmacy limitations: only certain quantities and dosages; mail order rules
- Lab limitations: some lab tests are not covered at no cost but can be accessed at a discounted price.
- Spouse or partner, and dependent benefits become available within 2 business days of being added through the Member Portal.

6. Access & Contact Information

- Dependents:

Dependents can be added directly through the app by selecting the Member Portal button on the main screen, then logging in to MemberConnect. Spouse or partner, and dependent benefits become available within two business days of being added through the Member Portal. For this reason, members are encouraged to add dependents as soon as possible to ensure access is available when needed in the future.

- Program Access and Contact Information :

LLH Healthcare App and Portal: [LLH Healthcare - Live Life Healthy](#)

Log in with phone, SSN, or email.

QR Code to navigate to the app



Note: The mobile app is fully available in Spanish and automatically displays in Spanish when a member's phone language is set to Spanish. The app detects whether the device language is English or Spanish and adjusts accordingly. The only items not translated are attachments, including the benefit guide, the Tax Rite overview, and the claim form.

In lieu of using the App or Member Portal, members may access benefits by contacting the LLH Healthcare Service Center or by calling any benefit provider directly using the phone numbers listed in the grid below.

Service	Phone/Email	Hours	Days
LLH Healthcare Service Center	(800) 280 8034 or service@llhhc.com	8:00 AM to 8:00 PM CST	Monday through Friday
Lyric Virtual Urgent Care	(469) 966 9771	24/7/365	All days
Lyric Virtual Primary Care	(469) 966 9771	7:00 AM to 7:00 PM CST	Monday through Friday
Lyric Virtual Behavioral Health	(469) 966 9771	24/7/365	All days
Lyric Care Navigation and Patient Advocacy	(866) 560 3042	9:00 AM to 5:00 PM CST	Monday through Friday
Rx Valet Pharmacy	(855) 798 2538	7:00 AM to 7:00 PM CST 7:00 AM to 6:00 PM CST (Fri)	Monday through Thursday, Friday
Tax Rite Professional Tax Advice	(877) 686 9216 or info@taxhotline.net	9:00 AM to 5:00 PM CST	Monday through Friday

7. Privacy & Data Use

Employers share necessary payroll and benefit data. LLH does not sell or redistribute member information.

8. Legal Disclaimers

LLH and partners do not provide legal, tax, accounting, or medical advice. Members should consult appropriate professionals.