



LLH HEALTHCARE®
LIVE LIFE HEALTHY

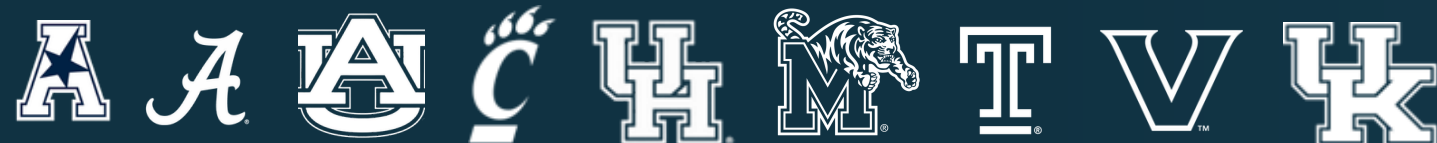


LEADERSHIP FIRST LOOK

Preventative Healthcare Benefits Briefing



Official Employee Benefits Partner
for Collegiate Athletics Programs



Premier Partner
of UAB Athletics

KEY POINTS

Payments For Out of Pocket
Hospital Expenses

Virtual Care Services

Prescription Benefit

Care Navigation and Patient Advocacy

Lab Testing (LabCorp & Quest)

Lifestyle and Performance Coaching

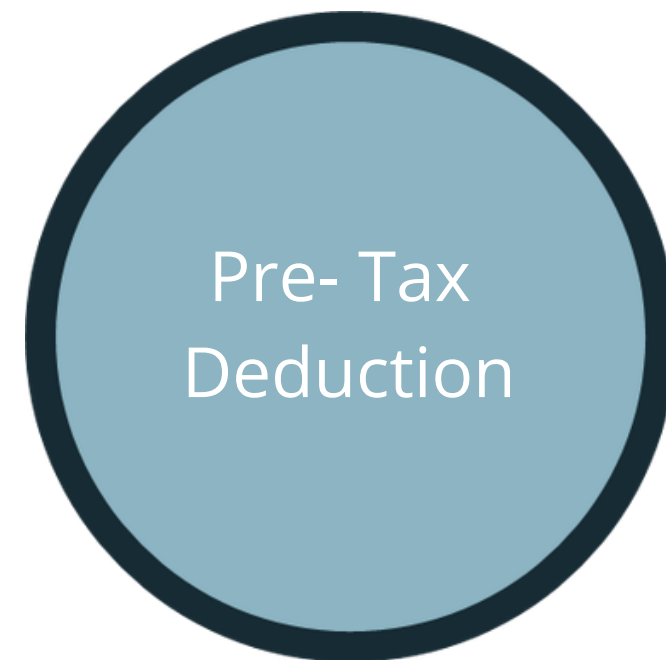
Professional Tax Consulting Services



What We Will Cover Today



Our Formula



The **Live Life Healthy Program** combines a supplemental fixed hospital indemnity benefit with a suite of **telemedicine-based services** and **prescription drug coverages** for robust, accessible preventative care.



BENEFITS STRUCTURE

Program Highlights

- LLH Healthcare offers a **tax-advantaged Hospital Indemnity** benefit.
- Employees have a **pre-tax deduction** and a **claim payment** in the same paycheck
- Completing a **monthly health activity** triggers the claim payment.
- If the tax savings + the claim payment result in an increase in an employees take home pay, they will be **auto enrolled**.



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FAMILY-WIDE BENEFIT
DEPENDENTS (AGE 2 - 26) UP TO 5



24/7/365 ACCESS



**HEALTHCARE
COST SAVINGS**

Virtual Urgent Care

Access to **licensed, board-certified physicians** is just a Call, Tap or Click Away.

COVERS

- Flu Symptoms
- Sinus Problems
- Ear infection
- Urinary Tract Infection
- Nausea
- Pink eye
- Allergies
- Acne
- Stomach viruses
- Rashes
- Sore Throat

**AND SO
MUCH MORE...**



Virtual Primary Care



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DEPENDENTS (AGE 12 - 26) UP TO 5



CHOICE OF PRIMARY CARE PHYSICIAN

- Build a relationship with a **Primary Care Provider** who takes the time to get to know you
- Schedule **routine checkups, order labs, refill medications (No controlled substances)**, and monitor vitals on demand, where you are
- **Dermatology services** (acne, rashes, lesions, and other common skin concerns).
 - 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.
 - These visits are asynchronous
- No consultation fees
- No weekend or same-day appointments



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AVAILABLE NATIONWIDE
AT LEADING IN-PERSON FACILITIES



Quest Diagnostics



labcorp

Laboratory Testing

SCREENING OPTIONS FOR 80+ TESTS INCLUDING:

- Basic & Complete Metabolic Panels
- Testosterone Levels
- Thyroid Panel
- HbA1C
- Urinalysis
- Lyme Disease
- HIV & STI Screening
- Vitamin Deficiencies
- Pregnancy Tests
- Strep Throat

AND MANY MORE...

See your Member Benefit Guide for a complete list

*AS PRESCRIBED BY PHYSICIAN





Prescription Benefit

1,000+ MEDICATIONS | \$0 COPAY | UNLIMITED USE

Condition	Example Medication
Asthma	Albuterol
Bacterial Infections	Amoxicillin or Cephalexin
High Cholesterol	Atorvastatin
High Blood Pressure	Benazepril or Lisinopril
Type 2 Diabetes	Metformin
Depression / Anxiety	Fluoxetine or Sertraline
Inflammation / Allergic Reactions	Prednisone
Stomach Ulcers / GERD	Sucralfate

AND MANY MORE AVAILABLE AT PRICES AS LOW AS \$14.95

70,000+ Retail Pharmacies Nationwide

PET RX BENEFIT:

- Mail Order
- See Summary of Benefits for link to RxValet for Pets

- Digital Membership Card available on the LLH Healthcare App
- Prescription Assistance Program (PAP)
- Diabetic supplies
- CHRONIC medications can be filled through our mail order service after first retail purchase.

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FAMILY-WIDE BENEFIT



HOME DELIVERY | SAFE & RELIABLE | NON-FORMULARY DISCOUNTS | CUSTOMER SERVICE

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AGES 12+**



Behavioral Health

Master-Level Therapists & Counselors

- 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.
- 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.
- Work life consultants are available to provide employee assistance by connecting individuals with resources that support their mental, financial, physical, and emotional well-being

Psychiatry

- Ages 12+
- 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.
- No DEA-controlled substances
- No weekend appointments
- No same-day appointments
- Examples: Anxiety, Panic Disorders, Depression, Bipolar Disorder, Trauma & PTSD, Addictive Behaviors, etc.

Psychology

- Ages 12+
- 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.
- No DEA-controlled substances
- No weekend appointments
- No same-day appointments
- Examples: Depression, Life Changes, Addiction, Grief and Loss, Stress Management, Relationship, etc

WORKPLACE SUPPORT | BOOST PRODUCTIVITY | IMPROVE RETENTION



Care Navigation and 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.

- **Plan Basics**
 - General plan questions & assistance with copayments, deductibles, and out-of-pocket costs
- **Finding Care**
 - Finding network providers, treatments, & facilities
 - Schedule appointments & transfer medical records
- **Problem Solving**
 - Claims explanation & support
 - Medical bill reviews & audits
- **Personal Care**
 - Prescription medication review
 - Cost savings options
 - One-to-one preventative care planning
- **What do members REALLY call in for?**
 - Finding network providers: REFERRALS
 - Claims explanation & support
 - Clarity on covered services
- **How do we service?**
 - Members call in requesting assistance with VPC referral/claims support/clarification of covered services.



Preventative Communication

HEALTH EDUCATION

Ongoing communication **via text, email, or push notifications** through the Live Life Healthy App.

The member communication is **designed to encourage program participation.**

Helps employees **fully realize their benefits** on the program while meeting eligibility requirements.



Pay Report Comparison

The plan provides employees with **24/7 and on-demand personal tax advice** with tax professionals at no additional cost to the employee. Claim payments in excess of the employee's annual medical out-of-pocket expenses may be taxable

**\$15/HR
EXAMPLE**

**TAX
ALLOWANCE
SETTINGS**

**FEDERAL: S/O
AL: S/O**

**INTEGRATED
INTO
EXISTING
PAYROLL
PROCESS**

	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



Hospital Indemnity

The Hospital Indemnity Benefit is a supplemental health benefit offered through our partner, Clear Spring Health. Employees are eligible to receive a **Hospital Indemnity payment when a claim is filed**. The payable benefit will correspond to the program you are enrolled in, and conditions apply.

SCHEDULE OF BENEFITS

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

** **EMPLOYEE ONLY BENEFIT:** SOME PLAN TIERS ARE NOT AVAILABLE IN EVERY STATE. AVAILABLE BENEFITS ARE CONTINGENT UPON DETAILS OUTLINED IN EACH EMPLOYER AGREEMENT.



Health Management Benefit

DIVIDED INTO EACH PAY CYCLE

Through LLH Healthcare’s Health Management benefit, a **fixed claim payment** for participating in specified Health Management activities.

Claim payments vary based on program enrollment, and **automatically occur** each payroll cycle. Tiers are assigned based on income to optimize the health management benefit.

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



Professional Tax Consulting

DELIVERED BY OUR PARTNER - TAX RITE



Tax Hotline: Unlimited Personal & Business Advice

- Access confidential advice from **IRS-certified Enrolled Agents** and tax professionals
- **Complimentary review** of prior year's tax return, W-4 adjustments, and IRS letter assistance
- Available to **all household family members**



Topics Covered

- Retirement accounts:
Roth IRA, 401(k), SEPs
- **HSAs** and healthcare spending
- Investment and **capital gains** strategies
- Real estate and **homeownership** tax planning
- **Divorce, inheritance,** and **retirement** planning



Member Benefits

- **Unlimited** federal and state tax advice
- IRS **audit guidance** and notifications
- Tax law updates and **filing tips**
- Research on **complex tax** matters



Benefits App

QUICK AND CONVENIENT ACCESS TO ALL BENEFITS IN ONE PLACE.

1

Go to get.llh.com on your phone and download the app.



2

Log in with **Member ID, SSN, or Email.**



3

Access your **LLH Services & Features.**
(Virtual Care, Rx Full, Tax Rite, Wellness)





Member Support



Employee Questions?

Our call center is available to assist members, answer plan questions, and to support opt-in or opt-out requests for the LLH Healthcare Plan.

U.S.-Based Dedicated Bilingual Helpline

Monday-Friday
8 am to 8 pm CST

800-280-8034

service@llhhc.com
lifelifehealthy.com



LLH HEALTHCARE®
LIVE LIFE HEALTHY



Contact Us

We deliver **the most effective employee healthcare solution** on the market, and are here to help your employees thrive!

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