

PRECISION HEALTH PLANS: COMMERCE SERIES

1500



SCHEDULE OF BENEFITS

YOU PAY

Preventive Care Under PPACA	Charges for preventive care as per PPACA on the effective date of the plan provide for certain benefits to be paid absent of cost sharing.	No Deductible, No Copay
Virtual Care / Telemedicine Full Virtual Primary, Urgent and Behavioral Health. See enrollment materials for details.	With Virtual Primary Care (VPC), members and their families receive access to a dedicated physician. Virtual Preventive, Urgent, and Behavioral Health are covered at a \$0 Copay when using a Recuro provider.	No Deductible, No Copay
Professional Outpatient Office Visits Primary Care Specialist Mental Health & Substance Use Disorder	These charges are billed by the physician for time spent with the patient. Office visits do not include charges for diagnostic, surgical or medical procedures performed by the physician or for diagnostic services billed separately.	\$30 Copay \$50 Copay \$30 Copay
Office Based Diagnostic Tests, Labs & X-Ray	Includes diagnostic tests performed in a physician's office and billed by such physician or a freestanding non-hospital billed facility only.	\$30 Copay
Short Term Rehabilitation Services	Physical, chiropractic, speech and occupational therapy. (Includes therapies performed in a provider's office or other non-hospital billed facility only).	\$50 Copay
Urgent Care / Physician	Urgent Care copayments do not include charges for diagnostic, surgical, or medical procedures.	\$30 Copay
Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Up to a 34-day supply may be purchased at retail for the listed copay. Up to a 90-day supply may be purchased at retail or by mail order for 2 copays.	\$10 Copay \$30 Copay \$75 Copay 50% up to \$400 Max Copay
EXPENSES ABOVE THIS LINE NOT SUBJECT TO DEDUCTIBLE		
Plan Year Deductible Individual Family	An individual within family coverage will only be required to meet the indicated individual deductible amount before coinsurance benefits begin.	\$1,500 per Individual \$3,000 per Family
Out of Pocket Maximum Individual Family	All in network covered cost sharing including copays, deductible and coinsurance combine to meet this OOP maximum.	\$8,000 per Individual \$16,000 per Family
Outpatient Surgical, Diagnostic & Therapeutic Procedures Medical Services Facility Charges	Includes outpatient services, such as miscellaneous medical procedures and supplies, diagnostic and therapeutic procedures and surgery at a physician's office, freestanding surgical center or hospital (when approved).	20% after the Deductible 20% after the Deductible
Vision Annual Exam Only	Any optometrist; member must submit claim for reimbursement. Copay waived for children under 5.	20% after the Deductible
Emergency Services Hospital Emergency Room Ambulance	\$250 penalty for non-emergency use of a hospital emergency room.	20% after the Deductible 20% after the Deductible
Allergy Testing, Injections & Serum		20% after the Deductible
Inpatient Hospitalization Medical Services & Facility Anesthesiologist & Surgeon Fees Mental Health & Substance Use Disorder		20% after the Deductible 20% after the Deductible 20% after the Deductible
Home Health Care & Skilled Nursing Facilities		20% after the Deductible
Durable Medical Equipment		20% after the Deductible

PPO Provisions. When receiving care from non-network providers, all benefits are subject to the deductible and 40% coinsurance for the member and an increased out of pocket maximum. Other limits may apply. Maximum Out of Pocket Expenses are increased to \$10,000 for individual and \$20,000 for coverage with dependents. Please refer to the Summary Plan Descriptions (SPD) for details. The SPD is the final determination of all benefits. Out-of-Network benefits are subject to usual and customary limitations.

PRECISION HEALTH PLANS: COMMERCE SERIES

2500



SCHEDULE OF BENEFITS

YOU PAY

Preventive Care Under PPACA	Charges for preventive care as per PPACA on the effective date of the plan provide for certain benefits to be paid absent of cost sharing.	No Deductible, No Copay
Virtual Care / Telemedicine Full Virtual Primary, Urgent and Behavioral Health. See enrollment materials for details.	With Virtual Primary Care (VPC), members and their families receive access to a dedicated physician. Virtual Preventive, Urgent, and Behavioral Health are covered at a \$0 Copay when using a Recuro provider.	No Deductible, No Copay
Professional Outpatient Office Visits Primary Care Specialist Mental Health & Substance Use Disorder	These charges are billed by the physician for time spent with the patient. Office visits do not include charges for diagnostic, surgical or medical procedures performed by the physician or for diagnostic services billed separately.	\$30 Copay \$50 Copay \$30 Copay
Office Based Diagnostic Tests, Labs & X-Ray	Includes diagnostic tests performed in a physician's office and billed by such physician or a freestanding non-hospital billed facility only.	\$30 Copay
Short Term Rehabilitation Services	Physical, chiropractic, speech and occupational therapy. (Includes therapies performed in a provider's office or other non-hospital billed facility only).	\$50 Copay
Urgent Care / Physician	Urgent Care copayments do not include charges for diagnostic, surgical, or medical procedures.	\$30 Copay
Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Up to a 34-day supply may be purchased at retail for the listed copay. Up to a 90-day supply may be purchased at retail or by mail order for 2 copays.	\$10 Copay \$30 Copay \$75 Copay 50% up to \$400 Max Copay
EXPENSES ABOVE THIS LINE NOT SUBJECT TO DEDUCTIBLE		
Plan Year Deductible Individual Family	An individual within family coverage will only be required to meet the indicated individual deductible amount before coinsurance benefits begin.	\$2,500 per Individual \$5,000 per Family
Out of Pocket Maximum Individual Family	All in network covered cost sharing including copays, deductible and coinsurance combine to meet this OOP maximum.	\$8,000 per Individual \$16,000 per Family
Outpatient Surgical, Diagnostic & Therapeutic Procedures Medical Services Facility Charges	Includes outpatient services, such as miscellaneous medical procedures and supplies, diagnostic and therapeutic procedures and surgery at a physician's office, freestanding surgical center or hospital (when approved).	20% after the Deductible 20% after the Deductible
Vision Annual Exam Only	Any optometrist; member must submit claim for reimbursement. Copay waived for children under 5.	20% after the Deductible
Emergency Services Hospital Emergency Room Ambulance	\$250 penalty for non-emergency use of a hospital emergency room.	20% after the Deductible 20% after the Deductible
Allergy Testing, Injections & Serum		20% after the Deductible
Inpatient Hospitalization Medical Services & Facility Anesthesiologist & Surgeon Fees Mental Health & Substance Use Disorder		20% after the Deductible 20% after the Deductible 20% after the Deductible
Home Health Care & Skilled Nursing Facilities		20% after the Deductible
Durable Medical Equipment		20% after the Deductible

PPO Provisions. When receiving care from non-network providers, all benefits are subject to the deductible and 40% coinsurance for the member and an increased out of pocket maximum. Other limits may apply. Maximum Out of Pocket Expenses are increased to \$10,000 for individual and \$20,000 for coverage with dependents. Please refer to the Summary Plan Descriptions (SPD) for details. The SPD is the final determination of all benefits. Out-of-Network benefits are subject to usual and customary limitations.

PRECISION HEALTH PLANS: COMMERCE SERIES

3500



SCHEDULE OF BENEFITS

YOU PAY

Preventive Care Under PPACA	Charges for preventive care as per PPACA on the effective date of the plan provide for certain benefits to be paid absent of cost sharing.	No Deductible, No Copay
Virtual Care / Telemedicine Full Virtual Primary, Urgent and Behavioral Health. See enrollment materials for details.	With Virtual Primary Care (VPC), members and their families receive access to a dedicated physician. Virtual Preventive, Urgent, and Behavioral Health are covered at a \$0 Copay when using a Recuro provider.	No Deductible, No Copay
Professional Outpatient Office Visits Primary Care Specialist Mental Health & Substance Use Disorder	These charges are billed by the physician for time spent with the patient. Office visits do not include charges for diagnostic, surgical or medical procedures performed by the physician or for diagnostic services billed separately.	\$30 Copay \$50 Copay \$30 Copay
Office Based Diagnostic Tests, Labs & X-Ray	Includes diagnostic tests performed in a physician's office and billed by such physician or a freestanding non-hospital billed facility only.	\$30 Copay
Short Term Rehabilitation Services	Physical, chiropractic, speech and occupational therapy. (Includes therapies performed in a provider's office or other non-hospital billed facility only).	\$50 Copay
Urgent Care / Physician	Urgent Care copayments do not include charges for diagnostic, surgical, or medical procedures.	\$30 Copay
Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Up to a 34-day supply may be purchased at retail for the listed copay. Up to a 90-day supply may be purchased at retail or by mail order for 2 copays.	\$10 Copay \$30 Copay \$75 Copay 50% up to \$400 Max Copay
EXPENSES ABOVE THIS LINE NOT SUBJECT TO DEDUCTIBLE		
Plan Year Deductible Individual Family	An individual within family coverage will only be required to meet the indicated individual deductible amount before coinsurance benefits begin.	\$3,500 per Individual \$7,000 per Family
Out of Pocket Maximum Individual Family	All in network covered cost sharing including copays, deductible and coinsurance combine to meet this OOP maximum.	\$8,000 per Individual \$16,000 per Family
Outpatient Surgical, Diagnostic & Therapeutic Procedures Medical Services Facility Charges	Includes outpatient services, such as miscellaneous medical procedures and supplies, diagnostic and therapeutic procedures and surgery at a physician's office, freestanding surgical center or hospital (when approved).	20% after the Deductible 20% after the Deductible
Vision Annual Exam Only	Any optometrist; member must submit claim for reimbursement. Copay waived for children under 5.	20% after the Deductible
Emergency Services Hospital Emergency Room Ambulance	\$250 penalty for non-emergency use of a hospital emergency room.	20% after the Deductible 20% after the Deductible
Allergy Testing, Injections & Serum		20% after the Deductible
Inpatient Hospitalization Medical Services & Facility Anesthesiologist & Surgeon Fees Mental Health & Substance Use Disorder		20% after the Deductible 20% after the Deductible 20% after the Deductible
Home Health Care & Skilled Nursing Facilities		20% after the Deductible
Durable Medical Equipment		20% after the Deductible

PPO Provisions. When receiving care from non-network providers, all benefits are subject to the deductible and 40% coinsurance for the member and an increased out of pocket maximum. Other limits may apply. Maximum Out of Pocket Expenses are increased to \$10,000 for individual and \$20,000 for coverage with dependents. Please refer to the Summary Plan Descriptions (SPD) for details. The SPD is the final determination of all benefits. Out-of-Network benefits are subject to usual and customary limitations.

PRECISION HEALTH PLANS: COMMERCE SERIES

5000



SCHEDULE OF BENEFITS

YOU PAY

Preventive Care Under PPACA	Charges for preventive care as per PPACA on the effective date of the plan provide for certain benefits to be paid absent of cost sharing.	No Deductible, No Copay
Virtual Care / Telemedicine Full Virtual Primary, Urgent and Behavioral Health. See enrollment materials for details.	With Virtual Primary Care (VPC), members and their families receive access to a dedicated physician. Virtual Preventive, Urgent, and Behavioral Health are covered at a \$0 Copay when using a Recuro provider.	No Deductible, No Copay
Professional Outpatient Office Visits Primary Care Specialist Mental Health & Substance Use Disorder	These charges are billed by the physician for time spent with the patient. Office visits do not include charges for diagnostic, surgical or medical procedures performed by the physician or for diagnostic services billed separately.	\$30 Copay \$50 Copay \$30 Copay
Office Based Diagnostic Tests, Labs & X-Ray	Includes diagnostic tests performed in a physician's office and billed by such physician or a freestanding non-hospital billed facility only.	\$30 Copay
Short Term Rehabilitation Services	Physical, chiropractic, speech and occupational therapy. (Includes therapies performed in a provider's office or other non-hospital billed facility only).	\$50 Copay
Urgent Care / Physician	Urgent Care copayments do not include charges for diagnostic, surgical, or medical procedures.	\$30 Copay
Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Up to a 34-day supply may be purchased at retail for the listed copay. Up to a 90-day supply may be purchased at retail or by mail order for 2 copays.	\$10 Copay \$30 Copay \$75 Copay 50% up to \$400 Max Copay
EXPENSES ABOVE THIS LINE NOT SUBJECT TO DEDUCTIBLE		
Plan Year Deductible Individual Family	An individual within family coverage will only be required to meet the indicated individual deductible amount before coinsurance benefits begin.	\$5,000 per Individual \$10,000 per Family
Out of Pocket Maximum Individual Family	All in network covered cost sharing including copays, deductible and coinsurance combine to meet this OOP maximum.	\$8,000 per Individual \$16,000 per Family
Outpatient Surgical, Diagnostic & Therapeutic Procedures Medical Services Facility Charges	Includes outpatient services, such as miscellaneous medical procedures and supplies, diagnostic and therapeutic procedures and surgery at a physician's office, freestanding surgical center or hospital (when approved).	20% after the Deductible 20% after the Deductible
Vision Annual Exam Only	Any optometrist; member must submit claim for reimbursement. Copay waived for children under 5.	20% after the Deductible
Emergency Services Hospital Emergency Room Ambulance	\$250 penalty for non-emergency use of a hospital emergency room.	20% after the Deductible 20% after the Deductible
Allergy Testing, Injections & Serum		20% after the Deductible
Inpatient Hospitalization Medical Services & Facility Anesthesiologist & Surgeon Fees Mental Health & Substance Use Disorder		20% after the Deductible 20% after the Deductible 20% after the Deductible
Home Health Care & Skilled Nursing Facilities		20% after the Deductible
Durable Medical Equipment		20% after the Deductible

PPO Provisions. When receiving care from non-network providers, all benefits are subject to the deductible and 40% coinsurance for the member and an increased out of pocket maximum. Other limits may apply. Maximum Out of Pocket Expenses are increased to \$10,000 for individual and \$20,000 for coverage with dependents. Please refer to the Summary Plan Descriptions (SPD) for details. The SPD is the final determination of all benefits. Out-of-Network benefits are subject to usual and customary limitations.

PRECISION HEALTH PLANS: COMMERCE SERIES

7600



SCHEDULE OF BENEFITS

YOU PAY

Preventive Care Under PPACA	Charges for preventive care as per PPACA on the effective date of the plan provide for certain benefits to be paid absent of cost sharing.	No Deductible, No Copay
Virtual Care / Telemedicine Full Virtual Primary, Urgent and Behavioral Health. See enrollment materials for details.	With Virtual Primary Care (VPC), members and their families receive access to a dedicated physician. Virtual Preventive, Urgent, and Behavioral Health are covered at a \$0 Copay when using a Recuro provider.	No Deductible, No Copay
Professional Outpatient Office Visits Primary Care Specialist Mental Health & Substance Use Disorder	These charges are billed by the physician for time spent with the patient. Office visits do not include charges for diagnostic, surgical or medical procedures performed by the physician or for diagnostic services billed separately.	\$40 Copay \$70 Copay \$40 Copay
Office Based Diagnostic Tests, Labs & X-Ray	Includes diagnostic tests performed in a physician's office and billed by such physician or a freestanding non-hospital billed facility only.	\$40 Copay
Short Term Rehabilitation Services	Physical, chiropractic, speech and occupational therapy. (Includes therapies performed in a provider's office or other non-hospital billed facility only).	\$70 Copay
Urgent Care / Physician	Urgent Care copayments do not include charges for diagnostic, surgical, or medical procedures.	\$40 Copay
Prescription Drug Coverage Tier 1 Tier 2 Tier 3 Tier 4	Up to a 34-day supply may be purchased at retail for the listed copay. Up to a 90-day supply may be purchased at retail or by mail order for 2 copays.	\$10 Copay \$50 Copay \$100 Copay 50% up to \$500 Max Copay
EXPENSES ABOVE THIS LINE NOT SUBJECT TO DEDUCTIBLE		
Plan Year Deductible Individual Family	An individual within family coverage will only be required to meet the indicated individual deductible amount before coinsurance benefits begin.	\$7,600 per Individual \$15,200 per Family
Out of Pocket Maximum Individual Family	All in network covered cost sharing including copays, deductible and coinsurance combine to meet this OOP maximum.	\$8,700 per Individual \$17,400 per Family
Outpatient Surgical, Diagnostic & Therapeutic Procedures Medical Services Facility Charges	Includes outpatient services, such as miscellaneous medical procedures and supplies, diagnostic and therapeutic procedures and surgery at a physician's office, freestanding surgical center or hospital (when approved).	20% after the Deductible 20% after the Deductible
Vision Annual Exam Only	Any optometrist; member must submit claim for reimbursement. Copay waived for children under 5.	20% after the Deductible
Emergency Services Hospital Emergency Room Ambulance	\$250 penalty for non-emergency use of a hospital emergency room.	20% after the Deductible 20% after the Deductible
Allergy Testing, Injections & Serum		20% after the Deductible
Inpatient Hospitalization Medical Services & Facility Anesthesiologist & Surgeon Fees Mental Health & Substance Use Disorder		20% after the Deductible 20% after the Deductible 20% after the Deductible
Home Health Care & Skilled Nursing Facilities		20% after the Deductible
Durable Medical Equipment		20% after the Deductible

PPO Provisions. When receiving care from non-network providers, all benefits are subject to the deductible and 40% coinsurance for the member and an increased out of pocket maximum. Other limits may apply. Maximum Out of Pocket Expenses are increased to \$10,700 for individual and \$21,400 for coverage with dependents. Please refer to the Summary Plan Descriptions (SPD) for details. The SPD is the final determination of all benefits. Out-of-Network benefits are subject to usual and customary limitations.

Centers of Excellence: THIS IS SMARTCARE

Edison is the only TPA in the nation to offer exclusive access to Edison Healthcare as an embedded benefit in every one of our plans. Edison manages the majority of complex care through this proprietary network of 18 of the nations top medical centers. This network was built one center, and one surgical unit at a time for one focused purpose - to find the best surgeons and specialists in each diagnosis vertical, to deliver the most extraordinary outcomes for our members. And it works, every single day of the week!

SELF-FUNDED EMPLOYERS SPEND 80% OF PLAN DOLLARS ON 6% OF ENROLLEES

WHAT WE DO | We address the most flawed aspect of healthcare today, the appropriateness of care. **Misdiagnosis, over-utilization, sub-optimal treatment, and overpricing** plague our healthcare system and lay a substantial financial burden on employers. Through our SmartCare Network, members experience some of the best medical care in the nation: including a proper diagnosis, highly personalized treatment plans, world-class surgery (when necessary), and aggressive custom pricing bundles. Our process leads to vastly superior health outcomes for members and substantial ROI for employers.

OUR MEDICAL NETWORK | Edison Healthcare has contracted with America's top medical centers who are committed to multidisciplinary, team-based approaches for the evaluation and treatment of patients. We vet our centers over 18 months to ensure they meet our standards using our four pillars of accreditation.

STRUCTURE	PHILOSOPHY	OUTCOMES	FINANCIALS
<ul style="list-style-type: none">Physician LedSalary BasedMulti-DisciplinarySetup for TravelersIntegrated Contracting	<ul style="list-style-type: none">Team BasedPatient Care FocusedEvidence-BasedAccountabilityConstant Improvement	<ul style="list-style-type: none">Top PerformanceRisk AdjustedContinuous Monitoring and Review	<ul style="list-style-type: none">Global Case RatesCompetitive PricingMinimal Or No Outliers

WHAT WE COVER | Edison addresses the 6% - the most complex, costly, and misdiagnosed conditions: **SPINE • ORTHOPEDIC & JOINT • CANCER • HEART & VALVE • TRANSPLANT • BARIATRIC**

RESULTS | One medium sized client. One month. Five spine cases. Each were sent to one of our SmartCare Centers. All five had been misdiagnosed in their local markets, where surgeons recommended unnecessarily risky surgeries that would have led to additional surgeries down the road, months of missed work, high degrees of pain, more pain med usage, and diminished quality of life. After consulting with our surgical teams, 2 needed only injections and PT, and 3 had minor outpatient procedures - for a total employer savings of \$351,000. In one month!

IMPLEMENTING EDISON | Employer responsibilities include:

1. Adopting Edison's SPD language for optimal group & employee utilization of the program
2. Paying all invoices via ACH and prefunding benefit card accounts through our TPA, EHS
3. Providing employee census with email, address, and mobile data for all EH communications
4. Paying for print marketing costs (pass-through), including the Benefit Letter & ID Card Mailer
5. Waiving all out-of-pocket costs for members who utilize Edison's SmartCare Network (for all HMO, PPO, & RBP plans: waiving all co-pays, deductibles, co-insurance, food, travel, and lodging)*