



STEP UP

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
Plan Year Deductible Individual Family	No deductible applies to any covered service. Please see applicable copays.	N/A N/A
Out of Pocket Maximum Individual Family	The maximum out of pocket will be met when the accumulated In-Network copays have reached the maximum amount. In-Network covered services will then be provided at 100%.	\$1,500 in Copays \$3,000 in Copays
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
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).	NOT COVERED NOT COVERED
Vision Annual Exam Only	Any optometrist; member must submit claim for reimbursement. Copay waived for children under 5.	NOT COVERED
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).	\$30 Copay
Emergency Services Hospital Emergency Room Urgent Care/Physician Ambulance	\$250 penalty for non-emergency use of a hospital emergency room. ER covered services include facility and physician charges only and do not include charges for diagnostic, surgical, or medical procedures. Urgent Care copayments do not include charges for diagnostic, surgical, or medical procedures.	\$500 Copay \$30 Copay \$100 Copay
Allergy Treatment Testing & Injections Serum		\$50 Copay \$100 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.	\$0 Copay for Generics \$25 Copay for Preferred NOT COVERED NOT COVERED
Inpatient Hospitalization Medical Services & Facility Anesthesiologist & Surgeon Fees Mental Health & Substance Use Disorder		NOT COVERED NOT COVERED NOT COVERED
Home Health Care & Skilled Nursing Facilities		NOT COVERED
Durable Medical Equipment		NOT COVERED

[Benefit Reduction for Non-Network Providers](#) - when receiving care from non-network providers you are responsible for all expenses except under certain conditions discussed in this Summary Plan Description. **THE STEP UP PLAN PROVIDES IN-NETWORK BENEFITS ONLY.** Please refer to the Summary Plan Description (SPD) for details. The SPD is the final determination of all benefits.



PREVENTIVE

PREVENTIVE CARE ONLY

The Federal Patient Protection and Affordable Care Act has required that certain health plan provisions must apply to all qualified group health plans offered to employees. In accordance with these provisions, our Minimum Essential Coverage plan is designed to provide minimum benefits required under the law. Those required benefits constitute Minimum Essential Coverage containing the lone federally mandated benefit of 100% coverage for Preventive Health Services without any deductibles, copayments, or other cost sharing provisions.

These benefits are categorized into three major categories, based on recipients of preventive health services: Adults, Women, and Children.

Each of these categories has a series of benefits that are offered by this plan when using an in-network provider. Examples of these types of benefits are as follows:

ADULT PREVENTIVE SERVICES EXAMPLES

- Colorectal Cancer Screening for adults over 50
- Blood Pressure Screening for all adults
- Cholesterol Screening for adults of certain ages or at higher risk
- A variety of vaccinations for adults based upon age and population recommendations

WOMEN'S PREVENTIVE SERVICES EXAMPLES

- Contraception FDA approved as prescribed by a physician with certain exclusions
- Breast Cancer Genetic Test Counseling (BRCA) for women at higher risk
- Breast Cancer Mammography Screening every 1 or two years for women over 40
- Cervical Cancer Screening for sexually active women

CHILDREN'S PREVENTIVE SERVICES EXAMPLES

- Behavioral Assessments for children of certain ages
- Autism Screening for children at 10 and 24 months
- Developmental screening for children at specifically scheduled ages
- Hearing Screening for all newborns
- Immunizations as recommended

FOR A COMPLETE LIST OF THE 63 COVERED PREVENTIVE SERVICES, PLEASE VISIT [HTTPS://WWW.HEALTHCARE.GOV/PREVENTIVE-CARE-BENEFITS](https://www.healthcare.gov/preventive-care-benefits)

ALWAYS REMEMBER TO REFER TO YOUR SUMMARY PLAN DESCRIPTION (SPD) FOR BENEFITS, VALID ON THE DATE OF YOUR PLAN. YOU CAN ACQUIRE A COPY OF YOUR SPD FROM YOUR EMPLOYER OR HEALTH PLAN ADMINISTRATOR.

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)*