

BENEFIT SUMMARY

ELYSIAN DEALER
Employee Well-Being for Your Benefit
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New Journē Access Premier Debt-Free Health Plan



Choice of Cigna PPO National Network
or UnitedHealthcare Choice Plus

This practical PPO option pairs nationwide network choice with an integrated gap benefit fully administered by the TPA. When care is coordinated through the plan, the integrated gap is designed to offset deductible and coinsurance exposure up to the maximum out-of-pocket, reducing the member's net out-of-pocket costs to \$0. The plan also includes ConnectedCare support, digital ID cards, 24/7 care navigation, provider search, claim and accumulator visibility, and virtual care access.

Integrated Gap Benefit

- ✓ Fully administered by the TPA
- ✓ Designed to offset deductible and coinsurance exposure
- ✓ Reduces member out-of-pocket costs to \$0 when care is coordinated through the plan



Choice of
National Networks



Integrated
Gap Benefit



24/7 Care
Navigation



Digital
ID Cards



Virtual Care
Access



Powered by **ConnectedCare**

BENEFIT SUMMARY & RATES

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A practical PPO option that pairs nationwide network choice with an integrated gap benefit fully administered by the TPA. When care is coordinated through the plan, the integrated gap is designed to offset deductible and coinsurance exposure up to the maximum out-of-pocket, reducing the member's net out-of-pocket costs to \$0.



BENEFIT SUMMARY

	Deductible (Individual / Family)	\$0 / \$0 when offset by gap
	Coinsurance (Member / Carrier)	30% / 70%
	Out-of-Pocket Max (Individual / Family)	\$0 / \$0 when offset by gap
	PCP Copay	\$25
	Specialist Copay	\$50
	Inpatient Hospitalization	30% Coinsurance
	Outpatient Facility	30% Coinsurance
	Emergency Room	\$500 Copay
	Urgent Care	\$50 Copay
	Laboratory	30% Coinsurance
	X-Ray	30% Coinsurance
	Imaging (MRI/CT)	30% Coinsurance
	Prescription Coverage	Generic / Preferred / Non-preferred: \$0 / \$35 / \$75 copay
	Specialty Drugs	\$200 copay

PLAN HIGHLIGHTS



Choice of Cigna PPO National Network or UnitedHealthcare Choice Plus



ConnectedCare support with 24/7 care navigation



Digital ID cards and on-demand benefit details



Search in-network providers and view claims, deductibles, and accumulators



Virtual care access and prescription support

INTEGRATED GAP ADVANTAGE



Fully administered by the TPA



Designed to offset deductible and coinsurance exposure



Reduces member out-of-pocket costs to \$0 when care is coordinated through the plan



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This summary is for illustrative purposes only. Benefits and rates are subject to plan terms, conditions, exclusions, and carrier policies.

PLAN ADVANTAGES

New Journē Access Premier • Debt-Free Health Plan

Medical Coverage, Reimagined

Built from the ground up to be affordable for employers and simple for employees.

\$0 Deductible. \$0 Out-of-Pocket.

The plan has a \$0 policy deductible and a \$0 out-of-pocket maximum. The TPA fully administers its integrated gap benefit, which offsets deductible and coinsurance costs. When care is coordinated through the plan, employees can pay \$0 out of pocket.



NATIONWIDE NETWORK ACCESS

Members can use two of the largest provider networks in the country:

 UnitedHealthcare Choice Plus

 Cigna PPO National Network

BUILT FOR RETENTION & RECRUITING

Affordable benefits drive employee morale, retention and recruiting. This plan was designed to deliver all three, and more.

- ✓ Boosts employee morale
- ✓ Improves retention
- ✓ Strengthens recruiting

A 360-DEGREE BENEFITS PACKAGE

Round out your program with dental, vision and life insurance, all from one source.



Medical



Dental



Vision



Life

\$0 out-of-pocket applies when care is coordinated through the plan. See plan documents for full terms.



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