



This is only a Summary.

For complete information about your member benefits please contact Safe Harbor Health, 60 Washington Sq. Bldg. Q58 Norwell, MA 02061
www.safeharborsavings.com or 800-503-6751.

Plan Description

The TOTAL Wellness Program (TWP) from Safe Harbor Health is a Voluntary Self-Insured Employee Benefit known as Participatory Wellness Plan. Specifically, the TWP is considered a Wellness Integrated Medical Plan Expense Reimbursement program or “WIMPER”. By enrolling in the TWP members gain access to 200+ digital healthcare services that will supplement a current health insurance plan.

The focus of the TWP is to improve the Mental Health, Preventive Health & Chronic Disease Management of our members. Through self-guided, professionally monitored healthcare services, (including: health risk assessments, telehealth, mental health counseling, Rx discounts, text coaching, etc.) we aim to save members time and money on the healthcare services they use most.

The following Summary Benefits of Coverage (SBC) is intended to answer many common questions about the program and member benefits.

Glossary

Deductible: The amount of money a member must pay during the Coverage Period BEFORE the plan will pay any benefits.

Copay: The amount of money a member must pay each time they access a member benefit.

Out-of-Pocket-Maximum: The total amount of money a member must pay during the Coverage Period BEFORE the plan will pay 100% of benefits covered under the plan.

Network: The doctors, facilities and hospitals that work with the TOTAL Wellness Program (TWP) to provide the Member Benefits.

Provider: The professional contracted by the TOTAL Wellness Program (TWP) that render the allied medical service/discount.

Safe Harbor Health – TOTAL Wellness Program – “TWP”

Coverage Period: 1/1/2023 - 12/31/2023

Summary of Benefits & Coverage: What this plan covers & what it costs

Coverage Type: Individual or Family (2+ Persons)



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Important Question	Answer	Why is this important
What is the overall <u>Deductible</u> ?	There is NO deductible for both Individual or Family member benefits and covered services.	This means you may access your member benefits without having to pay a Deductible. Your benefit/discount will be available immediately.
Is there a <u>specific deductible</u> for any member benefit/service?	NO , most benefits require \$0 Copay. Prescription Discount benefits require the member to pay the negotiated price for the medication but there is no specific deductible .	Members can use TOTAL Wellness Program benefits in conjunction or as a supplement to existing health insurance to provide additional mental health, preventive health & chronic disease management tools that may otherwise be costly.
Is there an <u>out-of-pocket-maximum</u> for my member benefits or covered services?	NO , there is no <u>out-of-pocket maximum</u> . All member benefits have unlimited use/coverage.	Members enjoy unlimited access to the benefits of the TOTAL Wellness Program. This can help fill any gaps/holes in your existing health insurance plan.
Is there an overall limit on what the plan pays?	NO , there is no limit to what the plan pays for member benefits accessed through the TOTAL Wellness Portal.	Unlimited benefits means that members do not have to worry about reaching a limit of coverage. Members may access covered benefits as many times as they wish.
Does this plan use a <u>network of providers</u> ?	YES , for <u>allied medical services</u> provided through our portal. <u>Transparency tools DO NOT require a network</u> .	By accessing your member benefits through the TOTAL Wellness Portal you will be certain you are using a network provider.
Do I need a referral to see a Specialist?	No, members do not need a referral to access benefits	You do not need to see your Primary Care Physician before using TWP Benefits.
Are there services this plan doesn't cover?	YES . Only services provided through the TWP Portal are covered	Member benefits and covered services are limited to those provided through the TWP Portal ONLY.

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ALL BENEFITS MUST BE ACCESSED THROUGH THE TOTAL WELLNESS PROGRAM PORTAL TO BE ELIGIBLE.

Benefits for services outside of the portal will not be covered. Members may access medical cost transparency tools if seeking coverage outside of the TWP Portal.

Common Medical Event	What You Will Pay	Limitations, Exclusions & Other Important Information
If you call for a Primary Care Physician Telehealth Visit?	There is \$0 Copay. Unlimited use for both Individual & Family Plans.	This means you may access your member benefits without having to pay a Deductible or Copay. If accessed through the TWP portal there are no limits on use.
If you call for an Urgent/ Emergency Care Visit?	There is \$0 Copay. Unlimited use for both Individual & Family Plans.	This means you may access your member benefits without having to pay a Deductible or Copay. If accessed through the TWP portal there are no limits on use.
If you call for Mental Health care?	There is \$0 Copay. Unlimited use for both Individual & Family Plans.	This means you may access your member benefits without having to pay a Deductible or Copay. If accessed through the TWP portal there are no limits on use.
If you utilize the Medical Information Plan/Digital Medical Record?	There is no cost for use of the Digital Health Record System. Unlimited use for both Individual & Family Plans.	Unlimited benefits means that members do not have to worry about reaching a limit of coverage. Members may access covered benefits as many times as they wish.
If you utilize the Enhanced Employee Assistance Plan benefits?	There is no cost for use of the enhanced EAP services. Unlimited use for both Individual & Family Plans.	Unlimited benefits means that members do not have to worry about reaching a limit of coverage. Members may access covered benefits as many times as they wish.
If you fill a prescription at the pharmacy?	Members will pay the negotiated price for the medication requested. Prices vary based on location and drug type.	Discounts vary based on location and type of prescription drug. There is no limitation or exclusions for covered prescriptions. <u>This is a discount plan ONLY.</u>
If you utilize the allied medical services in the TWP Portal?	There is no cost for use of the allied medical services provided through the TWP Portal.	Unlimited benefits mean that members do not have to worry about reaching a limit in coverage. Members may access the covered benefits as many times as they wish.

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The Summary of Benefits & Coverage (SBC) document will help you decide if this Voluntary Participatory Wellness Program is right for you. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE:** Information about the cost of this plan (called the Premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage please contact Safe Harbor Health at 800-503-6751 / info@safeharborsavings.com.

Common Medical Event	What You Will Pay	Limitations, Exclusions & Other Important Information
If you access the Second Opinion service?	There is \$0 Copay. Unlimited use for both Individual & Family Plans.	This means you may access your member benefits without having to pay a Deductible or Copay. If accessed through the TWP portal there are no limits on use.
If you access Patient Advocacy?	There is \$0 Copay. Unlimited use for both Individual & Family Plans.	This means you may access your member benefits without having to pay a Deductible or Copay. If accessed through the TWP portal there are no limits on use.
If you access Physician Matching services?	There is \$0 Copay. Unlimited use for both Individual & Family Plans.	This means you may access your member benefits without having to pay a Deductible or Copay. If accessed through the TWP portal there are no limits on use.
If you utilize the Affordable Healthcare Locator?	There is no cost for use of Pratter Money Map Affordable Healthcare Locator.	Unlimited benefits means that members do not have to worry about reaching a limit of coverage. Members may access covered benefits as many times as they wish.
If you utilize Bill Eraser service?	There is no cost for use of Pratter Hospital Bill Eraser service(s).	Members may not be eligible for assistance. Assistance is based on family size and income as determined by the Affordable Care Act (or your state exchange).
If you utilize the Health Risk Assessment?	There is no cost for use of the Digital Health Risk Assessment.	Unlimited benefits means that members do not have to worry about reaching a limit of coverage. Members may access covered benefits as many times as they wish.



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Telehealth Cost Sharing Example:

Primary Telehealth Visit: \$0 Copay

Urgent Care Telehealth Visit: \$0 Copay

Mental Health TeleVisit: \$0 Copay

100% of the cost is paid by the TWP. No Deductible or Copay applies.

Rx Discount Cost Sharing Example:

• Metformin (HCL) Riomet:
QTY -60/500mg Your Cost \$4.00

• Lipitor (Atorvastatin Calcium):
QTY – 30/40mg Your Cost: \$11.99

Plan discount applied. No deductible or Out-of-Pocket Maximum applies to Rx Discount Plan.

DISCLAIMER:

The TOTAL Wellness Program (TWP) from Safe Harbor Health is an ACA & ERISA Compliant Participatory Wellness Plan that provides discounts at contracted healthcare providers for specific allied medical services. The discounts will vary based on the provider and/or allied medical service utilized.

This plan IS NOT health insurance and DOES NOT meet the Minimum Creditable Coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00.