



Affordable Health Benefits

Ideal Health offers excellent non-insurance Health benefits that allow you to get the treatment you need at a price you can afford.

PLANS OVERVIEW

Primary Care

Our most affordable plan is great for members who need basic services like Doctors visits, Urgent care, Virtual Care, Pharmacy, Mental Health, Dental & Vision

Primary Care Plus Secure

For Members who need a little more coverage our Primary Care Secure is a great option. This plan offers all the benefits of the base plan plus Hospitalization, Catastrophic Illness, Maternity, Specialists, Emergency care, and surgery.



PRIMARY CARE PLUS

Plans Starting at \$173

Direct Primary Care

Unlimited Doctor Visits	\$10
Unlimited Virtual Care	\$0
Unlimited Urgent Care Chronic	\$25
Disease Management	\$10
Nationwide Coverage	

Pharmacy Plan

37 Medications for \$0
200 Medications for \$1
1,200 Medications for under \$15
International Pharmacy
Prescription Assistance Programs

Mental & Behavioral Health

Unlimited Virtual Care
In-Person Care
Inpatient Care Available*
Zenn - Mental Health Chatbot
Crisis Counseling
Nationally Accredited

QuestSelect™ Labs

\$0 Copay for over 1,200 labs included in the subscription

- Blood Testing
- Urine Testing
- Cytology & Pathology
- Cultures

Vision Discount Plan

Unlimited Materials Use	
WellVision Exam	\$50 w/ Purchase
Retinal Screenings	\$39
Lenses	From \$0 to \$75
Frames	25% Saving

Dental Discount Plan

Over 80,000 Dentists available
No Annual Benefit Maximums
24/7 Chat with Dentists
Save up to 50% on all dental procedures including orthodontics

Additional Benefits

Up to 75% Diabetic supplies
Hearing supply Discounts
Durable Medical Supply Discounts
Savings on MRI, PET, and CT Scans up to 50%

24/7 Pet Expert hotline
Entertainment Discounts
Gym and Fitness Discounts
Hospital Bill Eraser



PRIMARY CARE SECURE

Primary Care Secure plans include all the benefits of the **Primary Care Plus** and adds a HealthShare* plan for your catastrophic risk.

What is a HealthShare*?

A HealthShare* offers a cost-sharing approach to managing healthcare expenses, fostering community support and financial relief. It's a budget-friendly alternative to traditional insurance, providing a way for like-minded individuals to help cover each other's medical bills through regular contributions. This solution emphasizes shared values and responsible living, with the potential for lower monthly costs, making it an attractive option for those seeking a more personal touch in their healthcare management.

HealthShare* Benefits

Hospitalization
Specialists
Surgical Care

Emergency Room
Care Maternity Care
Catastrophic Illness
No Annual Limits

No Lifetime limits
Final Expense
Assistance

PRIMARY CARE SECURE

Let's look at an example of a broken ankle with a HealthShare* membership versus a health insurance policy. TIM has HealthShare* plan. BOB has traditional health insurance with a \$5,000 deductible and \$9,500 maximum out-of-pocket.



TIM

HEALTHSHARE* WITH \$1,500 UA

ER Visit with X-Ray
Surgery Follow Up
Doc Visits Physical
Therapy

COST PER SERVICE

\$2,500
\$20,000
\$400
\$1,500

\$24,400

Total without assistance

TIM PAYS

\$0 Copay
\$0 Cost Share
\$1500 UA

\$1,500



BOB

INSURANCE WITH \$5,000 DED / \$9,500 OOP

ER Visit with X-Ray
Surgery Follow Up
Doc Visits Physical
Therapy

COST PER SERVICE

\$2,500
\$20,000
\$400
\$1,500

\$24,400

Total without assistance

BOB PAYS

\$500 Copay
\$3780 Co-Ins
\$5000 Deductible

\$9,280



PCP Plan Summary & Rates

DISCLAIMER: Benefits listed on this proposal are intended to be a brief summary and are subject to change. Refer to the summary of benefits for full details of the benefits including description of coverage and a list of exclusions.

PLAN	Primary Care Plus	Primary Care Plus Secure
Network	N/A	N/A
Initial Unshareable Amount (Individual/Family)	N/A	\$1,500/\$3,000/\$6,000
Maximum Out-Of-Pocket (Individual/Family)	N/A	N/A
PREVENTATIVE CARE		
Routine Well Care (Non-Hospital Services)	\$10 Visit Fee (Annual Physical Per Plan Year)	\$10 Visit Fee (Annual Physical Per Plan Year)
Routine Well Care (Hospital Services)	Not Covered	Not Covered
PHYSICIAN SERVICES		
Telemedicine for Virtual Primary Care, Urgent Care and Dermatology	\$0 Visit Fee	\$0 Visit Fee
Primary Care Office Visit	\$10 Visit Fee	\$10 Visit Fee
Primary Care Office Visit (Mental & Behavioral Health: Balance For Life only)	\$0 Copay (10 visits per issue per plan year)	\$0 Copay (10 visits per issue per plan year)
Specialist Office Visit	Not Covered	UA
Allergy Services	Not Covered	Up to \$2,000
Other Services Performed in Phys. Office	Not Covered	UA
Urgent Care	\$25 Visit Fee	\$25 Visit Fee
DIAGNOSTIC TESTING (Subject to RBP – Except for Laboratory Services)		
Radiology (Non-Hospital Services)	Not Covered	UA
Advanced Imaging (Non-Hospital Services)	Not Covered	UA
Laboratory – QuestSelect Qualify Labs Only (Non-Hospital Services)	\$0 Copay	\$0 Copay
Laboratory (Hospital Services)	Not Covered	UA
Laboratory, Radiology, & Advanced Imaging (Hospital Services)	Not Covered	UA

PLAN	Primary Care Plus	Primary Care Plus Secure
HOSPITAL, EMERGENCY, & FACILITY SERVICES (Subject to RBP)		
Ambulance	Not Covered	UA
Emergency	Not Covered	UA
Hospital Services	Not Covered	UA
Ambulatory Surgical or OP Surgical Facility	Not Covered	UA
Second Surgical Opinion	Not Covered	UA
OTHER SERVICES		
Maternity	Not Covered	UA (Conception date must be 30 days after Plan effective date)
Mental or Nervous Disorders or Substance Abuse	Not Covered - BFL	Not Covered
Chiropractic/Therapeutic Care	Not Covered	UA (Outpatient up to \$3,500, all therapeutic)
Physical/Therapeutic Care	Not Covered	UA (Outpatient up to \$3,500, all therapeutic)
Speech Therapy	Not Covered	UA (Outpatient up to \$3,500, all therapeutic)
Occupational Therapy	Not Covered	UA (Outpatient up to \$3,500, all therapeutic)
Home Health Care	Not Covered	UA (\$3,000 max per event)
Hospice Care	Not Covered	UA (Max of 60 days)
Skilled Nursing Facility	Not Covered	UA (Max of 90 days)
Durable Medical Equipment (DME)	Not Covered	UA (Up to 180 days of treatment, sleep apnea one-time \$2,00 allowance)
Medical Supplies - Prosthetics, Orthotics, Supplies, & Surgical Dressings	Not Covered	UA (Up to 120 days of treatment, up to %150 of reference based pricing and \$1,000 cap.)
Dialysis	Not Covered	UA
Transplant	Not Covered	UA (Medication limited to 12 months)

PLAN	Primary Care Plus	Primary Care Plus Secure
PHARMACY BENEFITS RETAIL OPTION – 30 Day or 90 Day (when qualified) Supply		
37 Acute and 200 Chronic Prescriptions	\$0 / \$1 Copay	\$0 / \$1 Copay
1200 Generic Prescriptions	\$15 Copay or Less	\$15 Copay or Less
Preferred Brand, Non-Preferred Brand	Call Rx Valet Concierge	UA (Limited to 12 months of Medication after new diagnosis and not pre-x)
Specialty Drugs	Call Rx Valet Concierge	UA (Limited to 12 months of Medication after new diagnosis and not pre-x)

Primary Care Plus Only	
Tier	Price
Employee Only (EE)	\$173
Employee Spouse (ES)	\$253
Employee Child (EC)	\$323
Family	\$373

*Tabaco add \$100

Combined With ShareWell			
Tier	UA \$1,500	UA \$3,000	UA \$6,000
Employee Only (EE)	\$373	\$328	\$298
Employee Spouse (ES)	\$628	\$538	\$478
Employee Child (EC)	\$698	\$608	\$548
Family	\$958	\$823	\$733

UA – Unshared Amount

The initial Unshared Amount, or UA, is the amount a member will pay before the ShareWELL community shares in eligible medical expenses. The UA is also known as personal responsibility. All qualifying medical expenses submitted after the UA is met are shareable with the ShareWELL community at one hundred percent. There is no annual or lifetime limit. You will not need to pay the UA for a single need again until you are symptom-free for 6 months. Additionally, you will not be responsible for more than two UAs in a rolling 12-month period. Included wellness and preventive services do not require members to meet a UA first and are immediately shareable without waiting periods.



A new approach to
affordable healthcare.

Ideal Health provides affordable Direct Primary Care Programs, emphasizing your well-being through unlimited primary care, a robust pharmacy, and mental wellness programs.

getidealhealth.com