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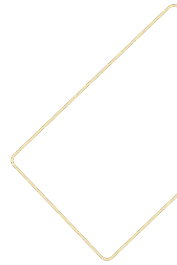
**Benefits powered by people who care**

Company XYZ • Month Day, 2021



# Today's Agenda:

- 3 Who is Sana?
- 4 The current market
- 6 Introduction to Sana
- 9 Sana's benefits
- 16 Making the switch
- 18 Plans & pricing
- 21 Next steps & timing
- 22 Growth & investments



Humana®

♥ aetna™

BlueCross.  
BlueShield

Cigna®

UnitedHealthcare®



Sana is just like the insurance you're used to, **only better.**

- We're built specifically for small and medium sized businesses
- We save money on admin & overhead costs
- We work directly with consumers



Sana is the fastest growing level-funded plan in Texas



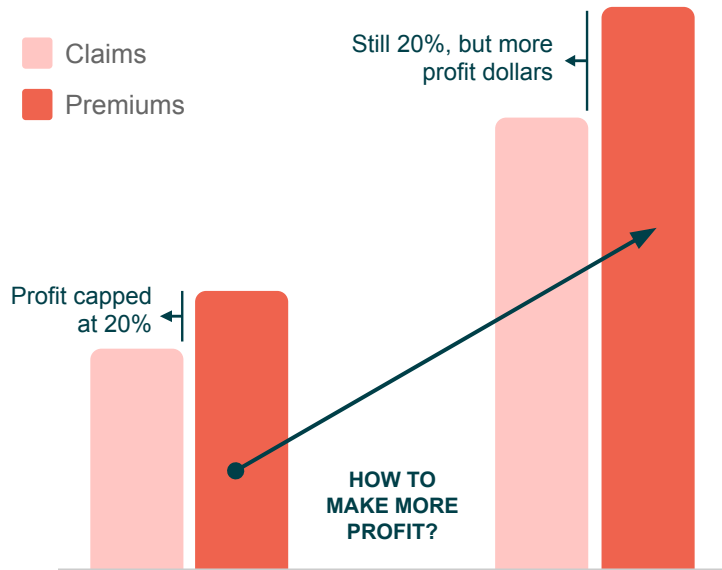
**Insurance has an  
industry-wide problem.**



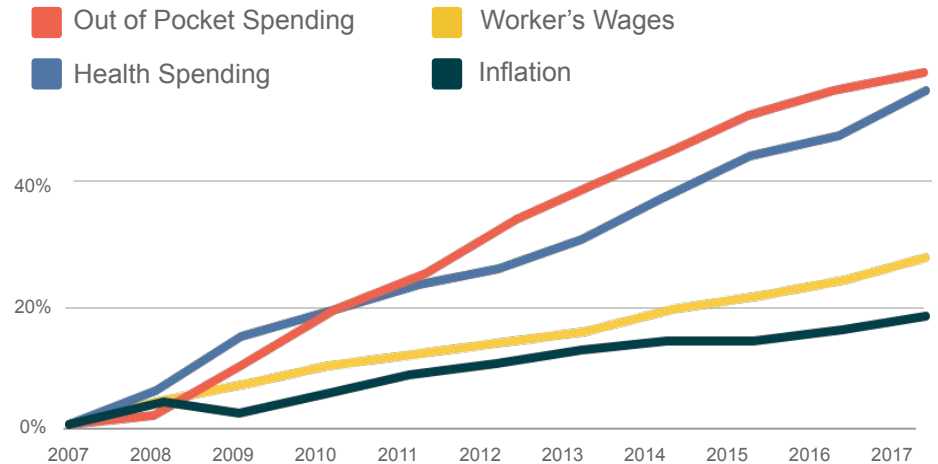
# ACA & Fixed Profit Margins

On average, health insurance costs increase each year by **12-15%**

## The standard health insurance business model



## Cumulative growth in out-of-pocket and total health spending for people with large employer coverage, 2007-2017



Source: KFF analysis of IBM MarketScan Commercial Claims and Encounters, 2003-2017







# So, why Sana?

# Sana leads in customer satisfaction


NET PROMOTER SCORE (NPS)



## CONSUMER BRANDS

 <b>USAA</b> 80	<b>NETFLIX</b> 13
 <b>COSTCO</b> WHOLESALE 78	<b>Google</b> 11
 76	<b>facebook</b> -21
<b>amazon</b> 25	<b>BANK OF AMERICA</b>  -24

## HEALTH INSURANCE

<b>sa•na</b> Admins 79
<b>sa•na</b> Members 50
<b>oscar</b> 23
<b>Humana</b> 8
 BlueCross BlueShield 7
 <b>aetna</b> ™ 7
 UnitedHealthcare® 1
 <b>Cigna</b> -1

# We're here to help!

All Member Advocates are **based in the U.S.**

Average time to pick up the phone is **30 seconds**

**80%** of requests are resolved on the first call



## WHAT OUR MEMBERS SAY:

“ I've never had anything I've asked Sana for that they haven't **responded within 24-48 hours, usually with an answer.** The employee attitude with the people I've interacted with has always been upbeat and positive.”

— Russ, Member at J.L. Carr Enterprises, Inc.

## EMPLOYERS LOVE US, TOO:

“ We have been loving Sana, the customer service and coverage are both wonderful. You guys have been a breath of fresh air...health care carriers have always been a thorn to work with. So, **working with y'all has been professional, efficient, and personable.** Appreciate all you do!”

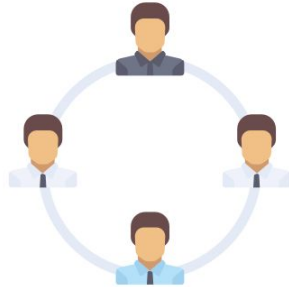
— Beth, Administrator at Alliance Abroad



**Sana is doing  
it differently.**

# Sana cuts healthcare costs for small businesses.

Here's how we make it happen:



## Your rates are your rates

We underwrite based  
On your employees only



## We work directly with you

No middlemen here. We're ready  
to support our admins & members



## We negotiate all claims

Our team of experts ensure  
you're always paying a fair price



sa•na  
+  
HealthSmart®

OVER  
**1,200,000**  
LOCATIONS  
NATIONWIDE

## Access to the Sana HealthSmart Network

- Immediate access to over **1.2 million locations** in the U.S.
- **No out of network fees, ever**
- **No interruption of care**  
If your favorite doctor isn't already part of HealthSmart, just let our team know. We'll take care of it.
- HealthSmart has been in business since **1979**



**Our members love  
Sana Care.**



# Sana Care



Virtual Doctor Visits



Mental Health



Fitness Classes



Virtual Health Coaching



Maternity Care



Medical Equipment



Lab Collection & Testing



Second Opinions



Imaging Services



Complex Procedures

# Members get Sana Care with every plan.

HIGHEST RATED  
TELEMEDICINE APP IN 2019



## Virtual Doctor Visits

Personalized, high-quality digital primary care offered by doctors from the top 50 U.S. medical schools.

Available through the PlushCare app, web, and by phone.

Providers treat common issues including allergies, cold, flu, sinus infections, UTIs, ear pain, pink eye, high blood pressure, acne, asthma, and diabetes, as well as provide birth control and other prescription refills.



## Maternity Care

On-demand virtual access to high quality care for new and expecting mothers, plus guidance with the transition back to work.



## Emotional Support

Confidential, on-demand emotional health support through a mobile app. Live coaches can chat anytime for a \$0 copay.



## Virtual Health Coaching

Lose weight, reduce stress, improve your nutrition or manage a chronic condition.



## Fitness Credits

Free nationwide access to thousands of gyms, fitness studios, and wellness centers through an easy-to-use app.

# High-Quality, Lower Cost Medical Providers

We partner with trusted medical providers to give members **zero and low-cost access** to a variety of products and services.



## SmartCare Centers

Get access to specialty care at world-class hospitals for procedures and complex conditions. Sana offers this incredible service because care through Edison Healthcare is ultimately more cost-effective and provides a higher quality of care for members.



## Medical Imaging

Get free or discounted imaging services. Green Imaging has hundreds of locations where they offer comprehensive imaging and radiology services, including CT, MRI, Mammogram, Ultrasound, PET, Echogram, interventional pain management, and more.



## Medical Equipment

Members on non-HD plans pay \$0 OOP for medical equipment when they go through Connect DME. Top of the line, customized equipment for any brand and model delivered to your door. They're available nationwide and offer home fitting and sleep studies.



## Walk-In Clinic

Fast, convenient care for over 125 services and no-fuss prescription refills. There are 1,100+ MinuteClinic locations inside CVS Pharmacy and Target stores. Sana members enjoy low copays and discounts, including free flu shots.

# High-Quality, Low-Cost Sana Care Providers

We partner with trusted medical providers to give members **zero and low-cost access** to a variety of products and services.



## Maternity Care

On-demand virtual access to high quality care for new and expecting mothers, plus guidance with the transition back to work. Members can video chat or message with providers in over 20 specialties, join a community of working parents, and read expert resources on every topic.



## Second Opinions

Direct access to the nation's leading medical specialists for second opinions — to give Sana members medical certainty from the comfort of home, all at no cost to you. 82% of consultations lead to an improved treatment plan or a different diagnosis.



## Labs

Sana is proud to partner with Labcorp, a nationwide network of more than 1,700 patient service centers for convenient specimen collection and testing. All locations offer online appointment scheduling and short wait times.



**Our admins love easy  
tracking & management.**

# Online Tools

## EMPLOYEES

Enroll, make QLE changes, live chat, check benefits and claim status, & more.

## EMPLOYERS

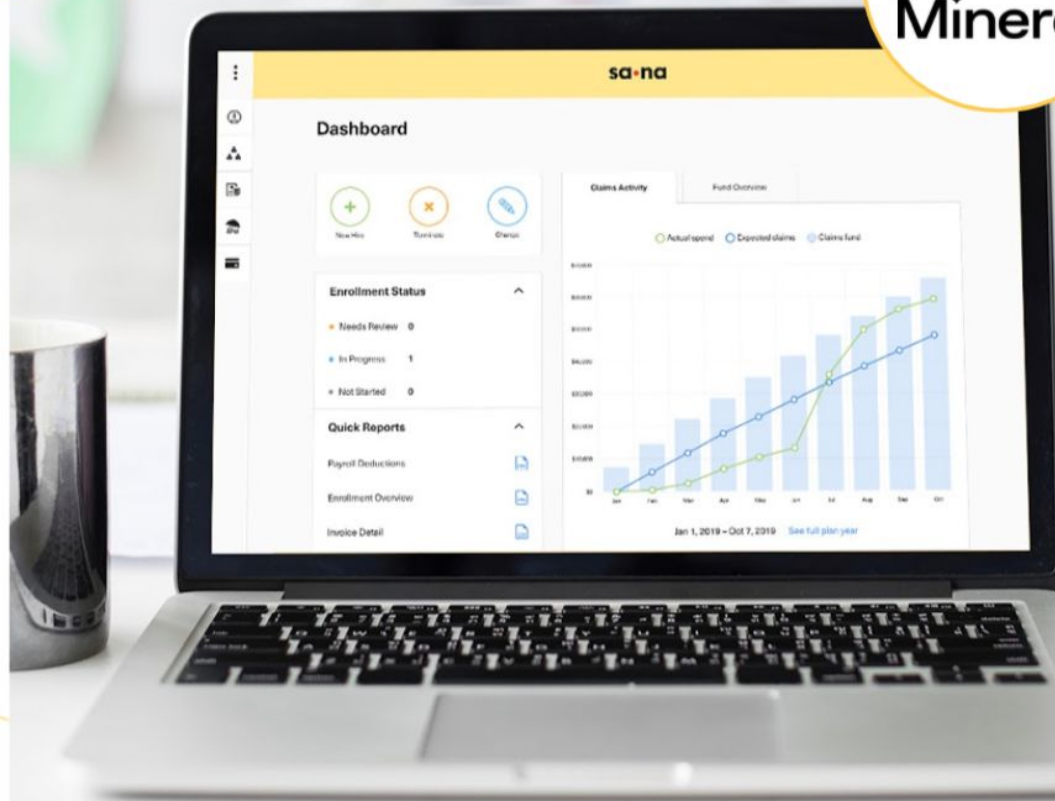
Reconcile invoices, view and approve new enrollees, do adds and terms in real time, run reports, & more.

### Plus, get free access to Mineral:

(formerly ThinkHR)

- Live HR advisors
- Compliance training videos
- People risk management services

Plus  
free access  
to  
**Mineral**



# Admin Tools





**Making the  
switch is easy.**

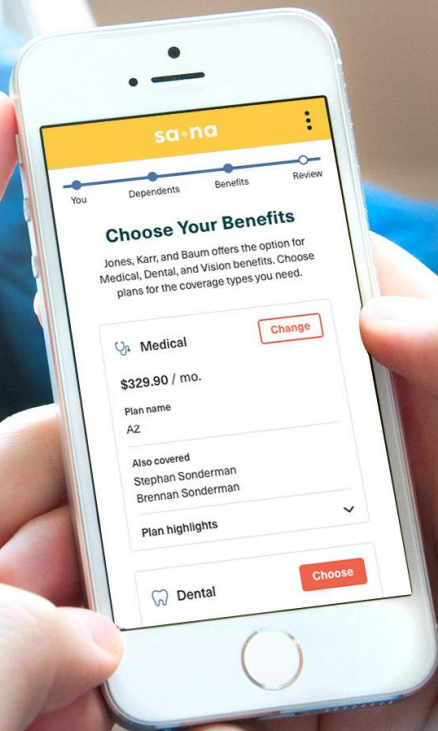


# Onboarding

- Two 30-minute calls with a dedicated account manager
- 70% of Sana clients came on board with us in the middle of their plan

# Open Enrollment

- It's easy – everything is done online
- Only takes a couple of days
- Member Advocates are available to assist via phone, email, or live chat





**Our plans are easy  
to understand.**

# Our Plans

		H70	H50	E60	E35	E15	P45	P25	P05	
<b>The Basics</b>		PPO Plus HSA		PPO Plus			PPO Plus			
Deductible	Individual	\$7,000	\$5,000	\$6,000	\$3,500	\$1,500	\$4,500	\$2,500	\$500	
	Family	\$14,000	\$10,000	\$12,000	\$7,000	\$3,000	\$9,000	\$5,000	\$1,000	
Out of Pocket Max	Individual	\$7,000	\$5,000	\$7,500	\$7,500	\$7,500	\$6,000	\$5,000	\$2,500	
	Family	\$14,000	\$10,000	\$15,000	\$15,000	\$15,000	\$12,000	\$10,000	\$5,000	
Coinurance	After deductible	Plan pays 100%		Plan pays 70%			Plan pays 80%			
<b>Physician Services</b>										
Virtual Services for Primary Care, Pediatric Care, and Mental Health Care		All members on all plans enjoy unlimited complimentary virtual appointments through a Sana Care provider Sign in to your account to see which Sana Care providers are available in your area								
Office Visits		Plan pays 100% after deductible		Primary office visits: <b>\$25 copay</b>		Specialty office visits: <b>\$50 copay</b>				
Chiropractic				<b>\$25 copay</b> Up to 30 visits per plan year						
Physical Therapy & Massage Therapy				<b>\$25 copay</b> Up to 30 visits per treatment, with a maximum of 60 total therapy visits per plan year						
Acupuncture				<b>\$25 copay</b> Up to 20 visits per plan year						
Mental Health				Office visits: <b>\$50 copay</b>		and	Inpatient residential, intensive outpatient, partial hospitalization programs: <b>Coinurance applies after deductible</b>			
In-Hospital Visits, Surgery, Imaging, Anesthesiology, Labs, Medical Equipment				When booked through a Sana Care provider: <b>\$0 copay</b>		or	When provided by member's choice of facility: <b>Coinurance applies after deductible</b>			
<b>Preventive &amp; Wellness</b>										
Routine Adult & Child Care, Immunizations, Cancer Screenings, Mammograms, OBGYN Exams		All plans pay 100% of preventive care before deductible								
<b>Emergency Services</b>										
Emergency Room		Plan pays 100% after deductible		<b>\$200 copay</b> waived if admitted		and	Additional services: <b>Coinurance applies after deductible</b>			
Urgent Care				<b>\$25 copay</b>		and	Additional services: <b>Coinurance applies after deductible</b>			
<b>Prescription Drugs</b>										
Check with SmithRx to determine the tier and coverage of your prescription		Plan pays 100% after deductible		Generic / Tier 1	Brand Formulary / Tier 2	Brand Non-Formulary / Tier 3	Specialty / Tier 4			
				\$10 retail copay (30 day)	\$30 retail copay (30 day)	\$55 retail copay (30 day)	\$55 retail copay (30 day)			
				\$30 retail copay (90 day)	\$90 retail copay (90 day)	\$165 retail copay (90 day)	N/A retail copay (90 day)			
				\$20 mail order copay (90 day)	\$60 mail order copay (90 day)	\$110 mail order copay (90 day)	N/A mail order copay (90 day)			

This is a summarized example of coverage. Benefits and coverage are defined by your Summary Plan Description (SPD). In case of a conflict, the SPD supersedes all summaries.



**Dental** *Beam & Principal*



**Vision** *Beam (VSP) & Principal*



**Life** *Principal*



**Disability** *Principal*

**HSA, FSA, HRA**

*Lively HSA & ConnectYourCare*

**...and more!**

*Let us know what you need*

**Sana can manage any line of coverage**

We partner with trusted companies to offer a full suite of benefits



tech-forward, modern dental benefits with free perks like brushes and a mobile app



largest vision insurer in the U.S. *Administered through Beam*



global investment management and insurance leader



one of the best providers of modern and simple HSAs



one of the nation's largest benefit savings providers



affordable, full-service 401k plans for SMBs

# What's Next For X/1 Start:

Description	Date	Deadline	Owner
Intro To Sana	Today	NA	Sana
Gather full census, invoice, & SBCs, claims info	TBD	TBD	You
Submit to underwriting for final rates (allow for up to 5 business days)	TBD	TBD	Sana
Present ben admin software	TBD	TBD	Sana
Present final rates	TBD	TBD	Sana
Sign proposal	TBD	TBD	You
Intro to implementation team and begin open enrollment	TBD	TBD	Sana

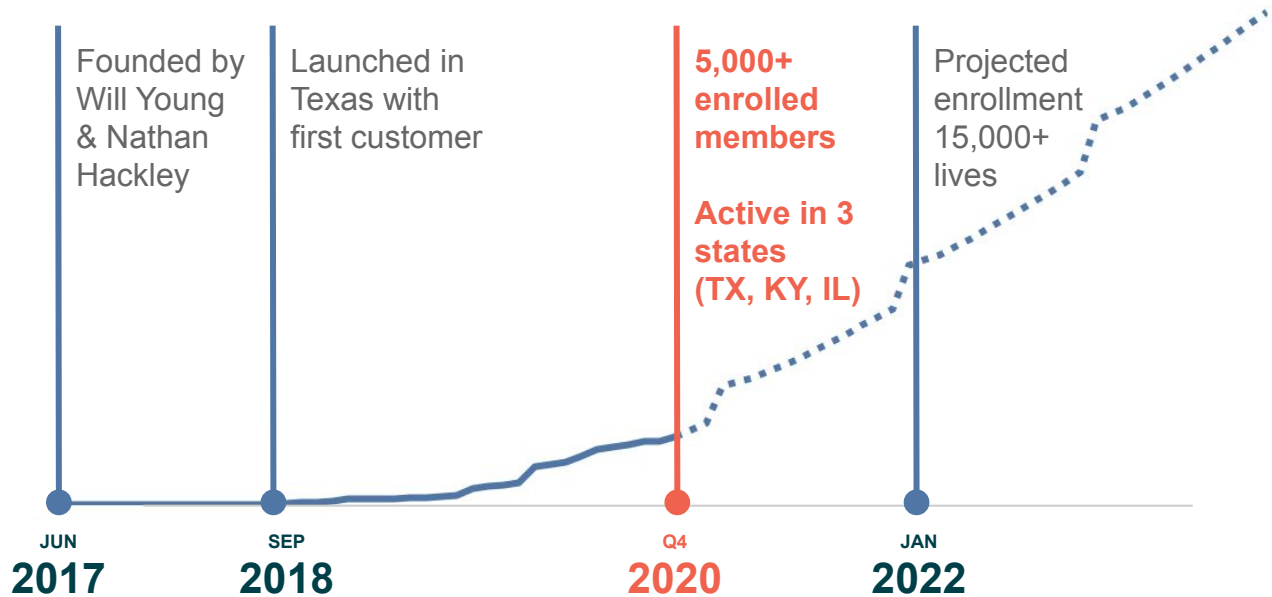


**Will Young**  
Co-founder & CEO



**Nathan Hackley**  
Co-founder & CTO

## Quick Sana History





# We have raised venture capital to fuel growth

Recently announced \$20.8M in Series A  
funding by well-known venture capital  
investors to support additional growth

TC

## Rolling up the latest in startup health insurance offerings, Sana Benefits raises \$20.8 million

Jonathan Shieber

@jshieber / 6:05 am PDT • September 9, 2020



Sana Benefits, a manager of self-funded insurance plans for small businesses, said it has raised \$20.8 million in a recent round of funding as it looks to roll up all of the latest startup health benefit providers into a convenient package for small businesses.

Self-financed insurance plans are set up by companies to pay out of pocket for their employees' healthcare and are typically cheaper, because employers can pick and choose which services they offer.

According to Sana Health co-founder Will Young, most companies wind up spending too much

G I G A F U N D

Gigafund backs the world's  
most ambitious and  
transformative entrepreneurs.

ALSO INVESTED IN 



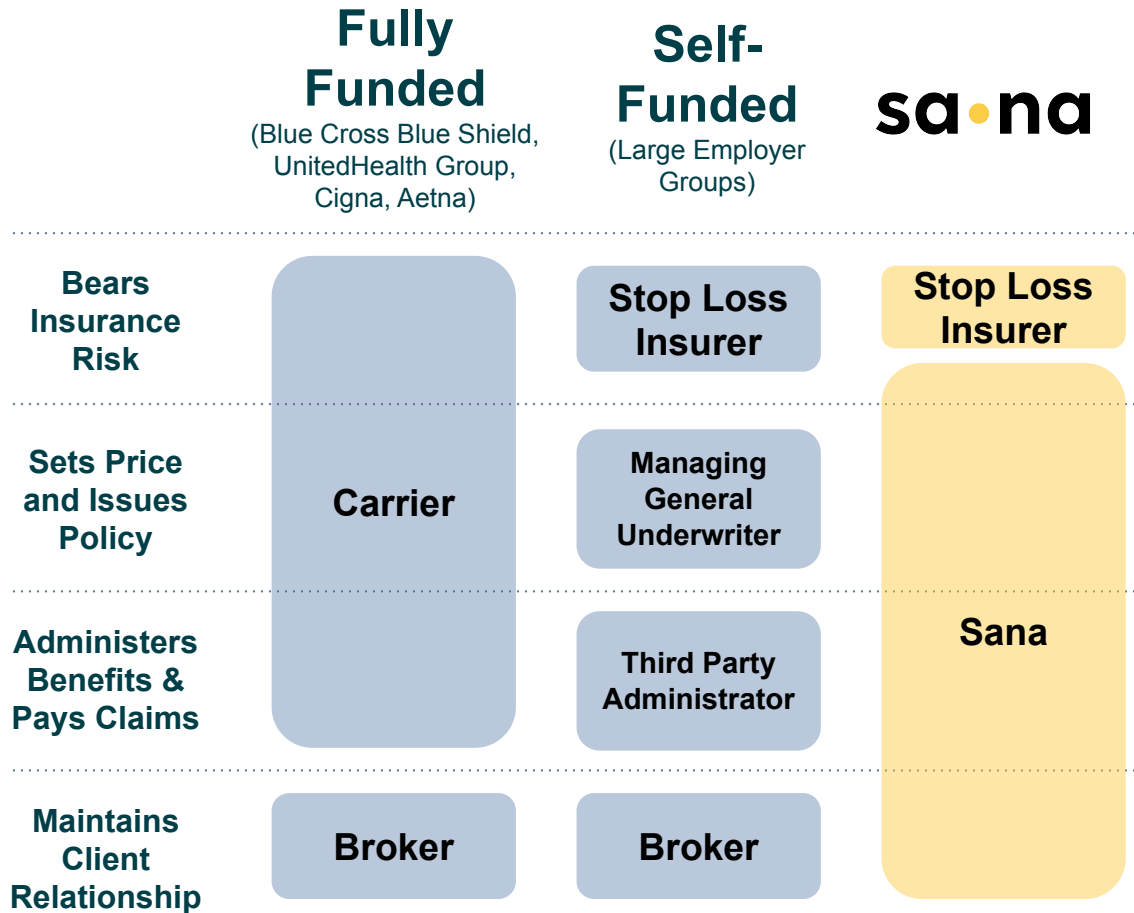
TRUST VENTURES

Trust Ventures works  
alongside new pioneering  
companies to break down  
public policy barriers,  
accelerate innovation, and  
improve consumers' lives.

# Sana is Vertically Integrated

Sana sells, underwrites and administers level funded plans backed by stop loss policies.

Customers pay a fixed monthly payment with the potential for a refund of their claims fund contributions.



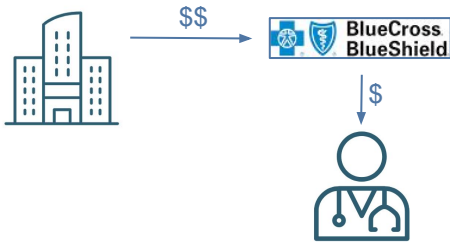


# How are Sana Plans Different?

## Fully Funded

(Blue Cross Blue Shield, UnitedHealth Group, Cigna, Aetna)

- Employer pays premiums to the health insurer and the insurer pays for employee medical services
- **No Risk, Expensive**



## Self-Funded

(Large Employer Groups)

- Employer pays for employee medical services directly
- High Risk, **Cheaper** (potential for savings)



## Level Funded + Self-Funded

- Employer pays premiums to Sana who then pays for employee medical services using the employer's premium dollars
- If medical expenses exceed planned threshold, *stop loss insurance* kicks in to pay claims
- **No Risk, Cheaper**



# How Sana Saves You Money

Sana's average customer **saves around 20%** on their premiums by switching from legacy carriers. But where does all that savings come from?

## Reference-Based Pricing

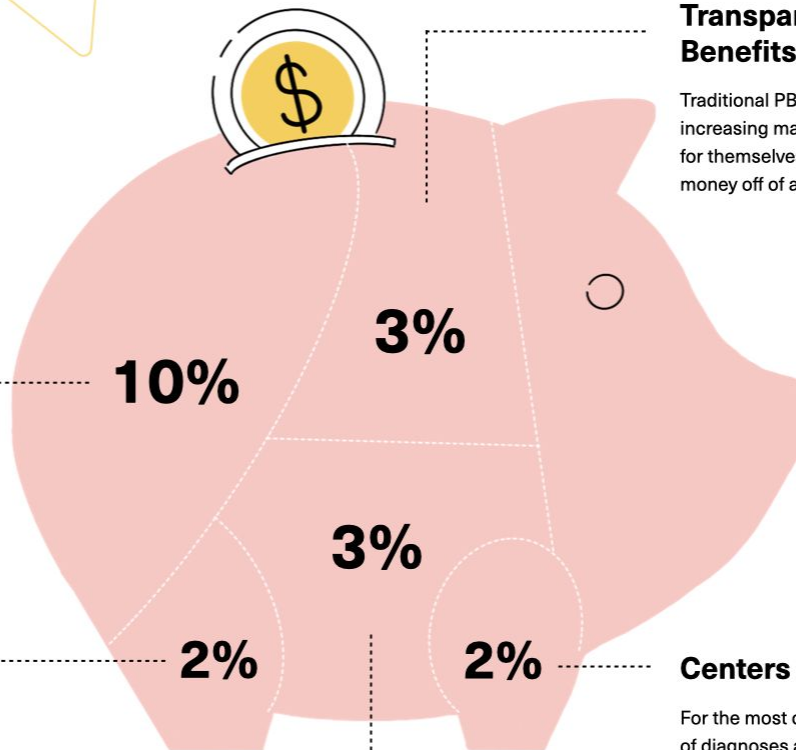
Legacy carriers are incentivized to increase claims cost and utilize network provider contracts that allow providers to bill several times Medicare rates. Sana pays providers a set percentage on top of a "reference" price provided by the Medicare fee schedule, greatly reducing the cost of claims.

## Level-Funding

Sana sells level-funded insurance plans, which are taxed less than traditional fully-insured plans.

## Digital Healthcare Solutions

Sana plans provide access to digital solutions that allow members to access high quality care more cheaply than at traditional brick and mortar providers.



## Transparent Pharmacy Benefits Management (PBMs)

Traditional PBMs can inflate drug prices by increasing manufacturer prices or keeping rebates for themselves. Sana uses a PBM that only makes money off of an admin fee — keeping drug costs lower.

## Centers of Excellence

For the most complex medical conditions, accuracy of diagnoses and quality and prices of procedures vary greatly. Sana allows members to get second opinions at world-class medical facilities free of charge, decreasing costly complications or misdiagnoses.

# Sana is changing the way these businesses do benefits.



**Sana can scale with you, wherever your employees may be.**

# We're here to help!



**60 seconds**

average phone answer time



**90 seconds**

average chat answer time



**98%**

customer satisfaction score

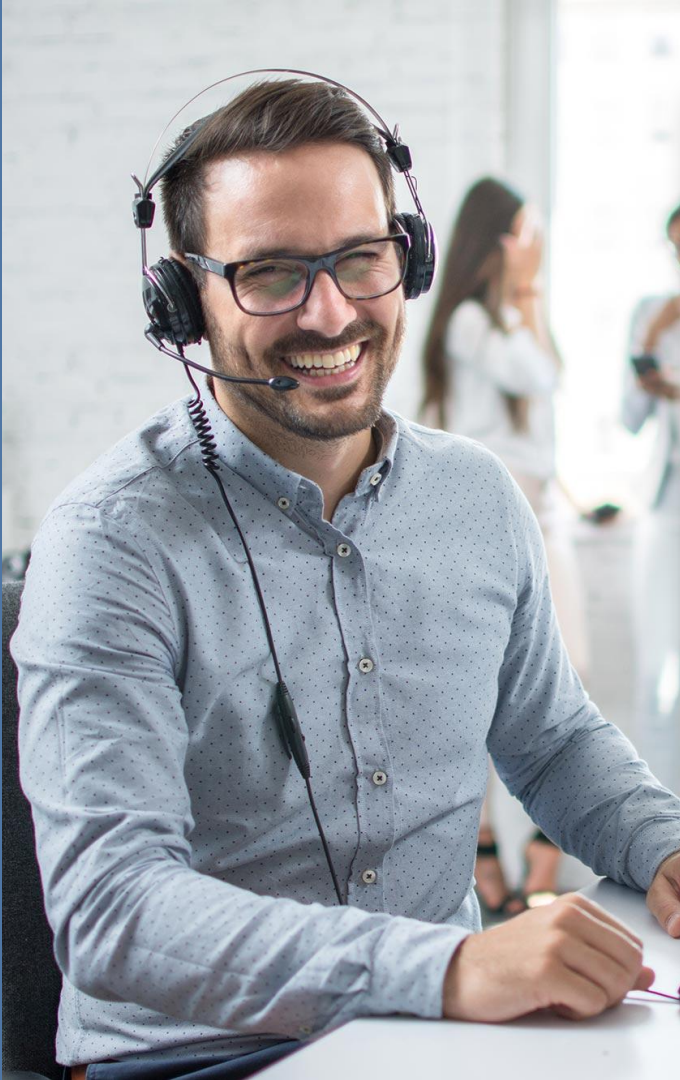


**12 minutes**

median full resolution time for an issue



All member advocates are based in the U.S.



## WHAT OUR ADMINS SAY:



I've always told my employees, if you have an issue, call Sana first. If they don't have the answer right away, that same person calls them back with the answer quickly. **It truly helps to have the confidence to tell employees that if they call Sana, instead of coming to me, they'll get their issue resolved.**

— Allison Wild, Director of HR,  
Corporate Relocation

## WHAT OUR MEMBERS SAY:



I have been **amazed and impressed at the level of service**. Every single time I call with a question, I've had someone who **understood the urgency and took care of it.**

— Kelly, member, Eleserv

# PPO Plus

## THE BASICS

	E15	E35	E60	P05	P25	P45
Deductible	\$1,500	\$3,500	\$6,000	\$500	\$2,500	\$4,500
Out of Pocket Max	\$7,500	\$7,500	\$7,500	\$2,500	\$5,000	\$6,000
Coinsurance	70%	70%	70%	80%	80%	80%

## PHYSICIAN SERVICES

Virtual Primary, Pediatric, & Mental Health Care	\$0 copay
Office Visits	\$25 primary / \$50 specialty
Chiropractic	\$25 copay Up to 30 visits
Physical Therapy & Massage Therapy	\$25 copay Up to 30 visits per treatment, up to 60 visits total
Acupuncture	\$25 copay Up to 20 visits
Mental Health	\$50 copay + coinsurance
In-Hospital Visits, Surgery, Imaging, Anesthesiology, Labs, Medical Equipment	Sana Care: \$0 Copay Facility Choice: Coinsurance

## PREVENTIVE & WELLNESS

Routine Adult & Child Care, Immunizations, Cancer Screenings, Mammograms, OB/GYN Exams

**All plans pay 100% before deductible**

## EMERGENCY SERVICES

Emergency Room	\$200 copay (waived if admitted) + Coins. for additional services
Urgent Care	\$25 copay + Coins. for additional services

## PRESCRIPTION DRUGS

30-Day Retail / 90-Day Retail / 90-Day Mail Order

Generic / Tier 1	\$10 / \$30 / \$20
Brand Name / Tier 2 (Formulary)	\$30 / \$90 / \$60
Brand Name / Tier 3 (Non-Formulary)	\$55 / \$165 / \$110
Specialty / Tier 4	\$55 / NA / NA

# PPO Plus HSA

## THE BASICS

	H50	H70
Deductible	\$5,000	\$7,000
Out of Pocket Max	\$5,000	\$7,000
Coinsurance	100% after deductible	100% after deductible

## PHYSICIAN SERVICES

Virtual Primary, Pediatric, & Mental Health Care	\$0 copay
Office Visits	Plan pays 100% after deductible
Chiropractic	Plan pays 100% after deductible
Physical Therapy & Massage Therapy	Plan pays 100% after deductible
Acupuncture	Plan pays 100% after deductible
Mental Health	Plan pays 100% after deductible
In-Hospital Visits, Surgery, Imaging, Anesthesiology, Labs, Medical Equipment	Plan pays 100% after deductible

## PREVENTIVE & WELLNESS

Routine Adult & Child Care, Immunizations, Cancer Screenings, Mammograms, OB/GYN Exams

**All plans pay 100% before deductible**

## EMERGENCY SERVICES

Emergency Room **Plan pays 100% after deductible**

Urgent Care **Plan pays 100% after deductible**

## PRESCRIPTION DRUGS

30-Day Retail / 90-Day Retail / 90-Day Mail Order

Generic / Tier 1 **Plan pays 100% after deductible**

Brand Name / Tier 2 (Formulary) **Plan pays 100% after deductible**

Brand Name / Tier 3 (Non-Formulary) **Plan pays 100% after deductible**

Specialty / Tier 4 **Plan pays 100% after deductible**

# PPO Plus

## THE BASICS

	B25	B45	B70	S05	S25	S45
Deductible	<b>\$2,500</b>	<b>\$4,500</b>	<b>\$7,000</b>	<b>\$500</b>	<b>\$2,500</b>	<b>\$4,500</b>
Out of Pocket Max	<b>\$8,500</b>	<b>\$8,500</b>	<b>\$8,500</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$5,000</b>
Coinsurance	<b>60%</b>	<b>60%</b>	<b>60%</b>	<b>90%</b>	<b>90%</b>	<b>90%</b>

## PHYSICIAN SERVICES

Virtual Primary, Pediatric, & Mental Health Care	<b>\$0 copay</b>
Office Visits	<b>\$25 primary / \$50 specialty</b>
Chiropractic	<b>\$25 copay</b> Up to 30 visits
Physical Therapy & Massage Therapy	<b>\$25 copay</b> Up to 30 visits per treatment, up to 60 visits total
Acupuncture	<b>\$25 copay</b> Up to 20 visits
Mental Health	<b>\$50 copay + coinsurance</b>
In-Hospital Visits, Surgery, Imaging, Anesthesiology, Labs, Medical Equipment	Sana Care: <b>\$0 Copay</b> Facility Choice: <b>Coinsurance</b>

## PREVENTIVE & WELLNESS

Routine Adult & Child Care, Immunizations, Cancer Screenings, Mammograms, OB/GYN Exams

**All plans pay 100% before deductible**

## EMERGENCY SERVICES

Emergency Room **\$200 copay** (waived if admitted) + **Coins. for additional services**

Urgent Care **\$25 copay + Coins. for additional services**

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Generic / Tier 1	<b>\$10 / \$30 / \$20</b>
Brand Name / Tier 2 (Formulary)	<b>\$30 / \$90 / \$60</b>
Brand Name / Tier 3 (Non-Formulary)	<b>\$55 / \$165 / \$110</b>
Specialty / Tier 4	<b>\$55 / NA / NA</b>



# Our Plans

		H70	H50	E60	E35	E15	P45	P25	P05	
<b>The Basics</b>		PPO Plus HSA		PPO Plus			PPO Plus			
Deductible	Individual	\$7,000	\$5,000	\$6,000	\$3,500	\$1,500	\$4,500	\$2,500	\$500	
	Family	\$14,000	\$10,000	\$12,000	\$7,000	\$3,000	\$9,000	\$5,000	\$1,000	
Out of Pocket Max	Individual	\$7,000	\$5,000	\$7,500	\$7,500	\$7,500	\$6,000	\$5,000	\$2,500	
	Family	\$14,000	\$10,000	\$15,000	\$15,000	\$15,000	\$12,000	\$10,000	\$5,000	
Coinurance	After deductible	Plan pays 100%		Plan pays 70%			Plan pays 80%			
<b>Physician Services</b>										
Virtual Services for Primary Care, Pediatric Care, and Mental Health Care		All members on all plans enjoy unlimited complimentary virtual appointments through a Sana Care provider Sign in to your account to see which Sana Care providers are available in your area								
Office Visits		Plan pays 100% after deductible		Primary office visits: <b>\$25 copay</b>		Specialty office visits: <b>\$50 copay</b>				
Chiropractic				<b>\$25 copay</b> Up to 30 visits per plan year						
Physical Therapy & Massage Therapy				<b>\$25 copay</b> Up to 30 visits per treatment, with a maximum of 60 total therapy visits per plan year						
Acupuncture				<b>\$25 copay</b> Up to 20 visits per plan year						
Mental Health				Office visits: <b>\$50 copay</b>		and	Inpatient residential, intensive outpatient, partial hospitalization programs: <b>Coinurance applies after deductible</b>			
In-Hospital Visits, Surgery, Imaging, Anesthesiology, Labs, Medical Equipment				When booked through a Sana Care provider: <b>\$0 copay</b>		or	When provided by member's choice of facility: <b>Coinurance applies after deductible</b>			
<b>Preventive &amp; Wellness</b>										
Routine Adult & Child Care, Immunizations, Cancer Screenings, Mammograms, OBGYN Exams		All plans pay 100% of preventive care before deductible								
<b>Emergency Services</b>										
Emergency Room		Plan pays 100% after deductible		<b>\$200 copay</b> <small>waived if admitted</small>		and	Additional services: <b>Coinurance applies after deductible</b>			
Urgent Care				<b>\$25 copay</b>		and	Additional services: <b>Coinurance applies after deductible</b>			
<b>Prescription Drugs</b>										
Check with SmithRx to determine the tier and coverage of your prescription		Plan pays 100% after deductible		Generic / Tier 1		Brand Formulary / Tier 2		Brand Non-Formulary / Tier 3		Specialty / Tier 4
				\$10 retail copay (30 day)		\$30 retail copay (30 day)		\$55 retail copay (30 day)		\$55 retail copay (30 day)
				\$30 retail copay (90 day)		\$90 retail copay (90 day)		\$165 retail copay (90 day)		N/A retail copay (90 day)
				\$20 mail order copay (90 day)		\$60 mail order copay (90 day)		\$110 mail order copay (90 day)		N/A mail order copay (90 day)

This is a summarized example of coverage. Benefits and coverage are defined by your Summary Plan Description (SPD). In case of a conflict, the SPD supersedes all summaries.



# Our Plans

		B70	B45	B25	S45	S25	S05
<b>The Basics</b>		PPO Plus			PPO Plus		
Deductible	Individual	\$7,000	\$4,500	\$2,500	\$4,500	\$2,500	\$500
	Family	\$14,000	\$9,000	\$5,000	\$9,000	\$5,000	\$1,000
Out of Pocket Max	Individual	\$8,500	\$8,500	\$8,500	\$5,000	\$5,000	\$2,500
	Family	\$17,000	\$17,000	\$17,000	\$10,000	\$10,000	\$5,000
Coinsurance	After deductible	Plan pays 60%			Plan pays 90%		
<b>Physician Services</b>							
Virtual Services for Primary Care, Pediatric Care, and Mental Health Care		All members on all plans enjoy unlimited complimentary virtual appointments through a Sana Care provider Sign in to your account to see which Sana Care providers are available in your area					
Office Visits		Primary office visits: <b>\$25 copay</b>			Specialty office visits: <b>\$50 copay</b>		
Chiropractic		<b>\$25 copay</b> Up to 30 visits per plan year					
Physical Therapy & Massage Therapy		<b>\$25 copay</b> Up to 30 visits per treatment, with a maximum of 60 total therapy visits per plan year					
Acupuncture		<b>\$25 copay</b> Up to 20 visits per plan year					
Mental Health		Office visits: <b>\$50 copay</b>			and	Inpatient residential, intensive outpatient, partial hospitalization programs: <b>Coinurance applies after deductible</b>	
In-Hospital Visits, Surgery, Imaging, Anesthesiology, Labs, Medical Equipment		When booked through a Sana Care provider: <b>\$0 copay</b>			or	When provided by member's choice of facility: <b>Coinurance applies after deductible</b>	
<b>Preventive &amp; Wellness</b>							
Routine Adult & Child Care, Immunizations, Cancer Screenings, Mammograms, OBGYN Exams		All plans pay 100% of preventive care before deductible					
<b>Emergency Services</b>							
Emergency Room		<b>\$200 copay</b> waived if admitted			and	Additional services: <b>Coinurance applies after deductible</b>	
Urgent Care		<b>\$25 copay</b>			and	Additional services: <b>Coinurance applies after deductible</b>	
<b>Prescription Drugs</b>							
Check with SmithRx to determine the tier and coverage of your prescription		Generic / Tier 1 <b>\$10</b> retail copay (30 day) <b>\$30</b> retail copay (90 day) <b>\$20</b> mail order copay (90 day)		Brand Formulary / Tier 2 <b>\$30</b> retail copay (30 day) <b>\$90</b> retail copay (90 day) <b>\$60</b> mail order copay (90 day)		Brand Non-Formulary / Tier 3 <b>\$55</b> retail copay (30 day) <b>\$165</b> retail copay (90 day) <b>\$110</b> mail order copay (90 day)	
						Specialty / Tier 4 <b>\$55</b> retail copay (30 day) <b>N/A</b> retail copay (90 day) <b>N/A</b> mail order copay (90 day)	

This is a summarized example of coverage. Benefits and coverage are defined by your Summary Plan Description (SPD). In case of a conflict, the SPD supersedes all summaries.

# Our Plans

		H65	H50	H30	E60	E15	S40	S25	S05	S00
<b>The Basics</b>		H plans are HSA-compatible			E plans are not HSA-compatible		S plans are not HSA-compatible			
Deductible	Individual Family	\$6,500 \$13,000	\$5,000 \$10,000	\$3,000 \$6,000	\$6,000 \$12,000	\$1,500 \$3,000	\$4,000 \$8,000	\$2,500 \$5,000	\$500 \$1,000	\$0 \$0
Out of Pocket Max	Individual Family	\$6,500 \$13,000	\$5,000 \$10,000	\$3,000 \$6,000	\$8,200 \$16,400	\$6,000 \$12,000	\$6,650 \$13,300	\$5,000 \$10,000	\$2,500 \$5,000	\$1,250 \$2,500
Coinsurance		Not Applicable			70%		90%			
<b>Physician Services</b>										
Virtual Primary Care & Mental Health Support		All plans get PlushCare virtual primary care and Ginger virtual mental healthcare with a <b>\$0 copay before deductible</b>								
Office Visits		<b>H plans pay 100% after deductible</b>			Primary Office Visits: <b>\$25 copay</b>		Specialty Office Visits: <b>\$50 copay</b>			
Chiropractic Care – Limited to 30 visits per plan year					<b>\$25 copay</b> chiropractic visitation limits apply					
Acupuncture Visit – Limited to 20 visits per plan year					<b>\$25 copay</b> acupuncture visitation limits apply					
Mental Health Support					<b>E plans pay 70% after deductible</b>		<b>S plans pay 90% after deductible</b>			
In-Hospital Visits, Surgery, Imaging, Anesthesiology, Labs, Medical Equipment					<b>E plans pay 70% after deductible</b>		<b>S plans pay 90% after deductible</b> for Member's choice of facility			
		<b>\$0 copay when booked with a Sana Medical Partner</b> – Edison Healthcare (surgery), Green Imaging, ConnectDME								
<b>Preventive &amp; Wellness</b>										
Routine Adult & Child Care, Immunizations, Cancer Screenings, Mammograms, OB/GYN Exams		All plans pay 100% of preventive care before deductible								
<b>Emergency Services</b>										
Emergency Room		<b>H plans pay 100% after deductible</b>			<b>\$200 ER copay</b> copay waived if admitted	plus	<b>E plans pay 70% after deductible</b>	<b>S plans pay 90% after deductible</b>		
Urgent Care					<b>\$25 Urgent Care copay</b>	plus	<b>E plans pay 70% after deductible</b>	<b>S plans pay 90% after deductible</b>		
<b>Prescription Drugs</b>										
See specific copays per medication type & fulfillment method at the right – Retail copays cover a 30 day supply – Mail order copays cover a 90 day supply		<b>H plans pay 100% after deductible</b>			Generic / Tier 1 <b>\$10</b> retail copay <b>\$20</b> mail order copay	Brand Formulary / Tier 2 <b>\$30</b> retail copay <b>\$60</b> mail order copay	Brand Non-Formulary / Tier 3 <b>\$55</b> retail copay <b>\$110</b> mail order copay	Specialty <b>\$55</b> retail copay N/A mail order copay		