

Worksite Benefits & Insurance, LLC

Benefit Options for 2025



Contact: Laurie Snarr
Phone/Text: 385-439-9379
Email: laurie@worksitebenefitsnow.com

Health Care Plans are now available for All Full-time employees!

Choose from a wide selection of health plans to suit your individual needs and budgets. Featuring new affordable plans with out-of-pocket costs as low as \$0

2 Types of Health Plans offered

- Choose any Individual Health insurance plan (Select Health, Blue Cross)
-OR-
- Choose one of 3 NovaHealth, Non-traditional health plans

Employer Contribution Toward the Health Plan of your Choice; \$400/ month

We will make a monthly contribution or reimbursement toward either:

- Non-Traditional Health Plans, 3 Plans to choose from
-OR-
- Any individual Health Insurance plan such as: a Select health or Blue Cross insurance plan

Getting Started

This booklet contains information regarding the 3 NovaHealth non-traditional health plans that are offered. If you wish to look at Individual Health insurance options such as Select Health or Blue Cross Blue Shield, our broker team will help you.

Laurie Snarr

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Please study these materials before open enrollment begins You will be notified of the schedule of the group meetings. You are required to attend a meeting of your choice.

Most of your questions will be answered in the open enrollment meetings. After open enrollment begins, our broker will schedule an individual meeting with you (either in person or Zoom) to discuss your benefit options and the monthly contribution or reimbursement you will receive from us. If you choose not to participate, you will need to sign a waiver form. By signing the waiver form you will not be able to participate in the benefit plan until next year's open enrollment. Exceptions to this would be experiencing a qualifying life event.



How NovaHealth Non-traditional Health Plans Compare to Traditional Health Insurance Such as Select Health and Blue Cross

Nova Health 1000/2000 vs Individual Health Insurance (NovaHealth 3000 Not Shown)

NovaHealth 1000/2000 Plan	Traditional Health Insurance
Plan Benefits Summary	Plan Benefits Summary
Designed to pay major medical expenses	Designed to pay major medical expenses
No annual or lifetime limits	No annual or lifetime limits
Out-of-pocket costs, IUA (\$1,000/member /family, \$3,000/member/family maximum per year)	Out-of-pocket costs reset annually. Typical plan deductible \$4,000 individual, \$8,000 family. Typical out-of-pocket maximum \$8,000 individual, \$16,000 family.
No networks required	Networks required
World wide access	Limited access
Medical bills negotiated to lowest cost, cash discounts	In/out of network pricing
Alternative healthcare included	Alternative healthcare may not be covered
Other Benefits Included	No Other Benefits Included
Amaze Health Virtual Care	
Cash benefits payment for accidents (1)	
Accidental short-term disability 12 months (1)	
Cash benefits for hospital stays (1)	

(1) NovaHealth 1000 only

How do you know which type of plan is best for you?

We will meet with you individually and guide you to the plan that will best fit your needs and budget.

3 NovaHealth Non-traditional Health Plan Options Summary

Nova Health 1000 Comprehensive Medical Plan	Nova Health 2000 Basic Medical Plan	Nova Health 3000 Supplemental Benefit Plans Works With Any Health Plan
COMPONENTS	COMPONENTS	COMPONENTS
Zion HealthShare	Zion HealthShare	Accident Plan with Short Term Disability
Pays for large medical expenses over \$1,000 No limit on sharing	Pays for large medical expenses over \$1,000 No limit on sharing	Cash benefits for various injuries, \$1,500 per month, 12 month maximum, short-term disability
Amaze Health	Amaze Health	Hospital Plan
Virtual Primary/Urgent Care, Health & Wellness, Mental Health Support, Dental Support, Concierge Medicine. No cost to access services	Virtual Primary/Urgent Care, Health & Wellness, Mental Health Support, Dental Support, Concierge Medicine. No cost to access services	\$1,500 First Day lump sum, Daily Confinement Benefit, ER, Rehab, Wellness
Accident w/ Short Term Disability	Discount Dental, Vision, Rx	
Cash benefits for various injuries, \$1,500 per month, 12 month maximum, short-term disability	Dental fee reduction 20% to 60% Vision services 20% to 50% discounts RX drug discounts up to 90%	
Hospital Plan		
\$1,500 First Day Lump Sum, Daily Confinement, ER, Rehab, Wellness		
Discount Dental, Vision, Rx		
Dental fee reduction 20% to 60% Vision services 20% to 50% discounts RX drug discounts up to 90%	Customize your plan Add on accident with short term disability Hospital	Customize your plan Add on Amaze Health

NON-TRADITIONAL HEALTH PLAN COMPONENTS

ZION HEALTHSHARE \$1000 Initial Unshareable Amount (IUA) How Zion Healthshare Works

Member Guidelines Zion Healthshare (updated 4/1/25)	
Table of Contents (click links below)	
HealthShare Beginnings	Preventive Services
Our Mission	Maternity Sharing Request
Principles of Membership	Additional Giving Fund
Individual Membership Eligibility	End-of-Life Assistance
Members and Membership	Withdrawal
Initial Unshareable Amount	Glossary of Terms
Submit a Sharing Request	State Specific Notices
Pre-Membership Conditions	Frequently Asked Questions
Expenses Eligible for Sharing	Expenses Ineligible for Sharing

ZION HEALTHSHARE BUY UP OPTIONS

VERY IMPORTANT PLEASE WATCH



Preventive Sharing Program Features	
<ul style="list-style-type: none"> No cost yearly office visit (1 per member) Preventive mammogram (6 mo. waiting period) 	<ul style="list-style-type: none"> Immunizations for ages 0-18 (6 mo. waiting period) Preventive colonoscopy (6 mo. waiting period)
RX Share Program Features	
<ul style="list-style-type: none"> \$5 low-cost generic prescriptions \$15 generic prescriptions 	<ul style="list-style-type: none"> Discounted rate on all other prescriptions View costs and order prescriptions from home at OptumRx.com
Lifeworks Program Features (Mental Wellness)	
<ul style="list-style-type: none"> Clinically appropriate number of sessions No session fees No IUA required 	<ul style="list-style-type: none"> Phone, online, and in-person sessions Treatment plans to fit your needs Available 24/7 phone/web/mobile app
Maternity Sharing	Tobacco Surcharge



We make extraordinary care ordinary.

Amaze is a subscription service brought to you by a team of full-time employees who are “all-in.” Our medical team can diagnose, treat, prescribe, and order tests and referrals; and our patient advocates help you navigate everything else.

SERVICES WE PROVIDE

- Virtual Urgent Care
- Chronic Disease Management
- Mental Health Services
- Prescriptions
- Virtual Dental Support
- Weight Management
- Smoking Cessation
- Virtual Ortho Support
- Billing Advocacy
- Insurance Support
- Health Education
- Care for the Whole Family

No cost to access these services

What we provide for our members is best illustrated by these real patient reenactments.



Trip to the ER is about a women being unnecessarily directed to the ER by her OB's office



A whole team shows how we tie together all the different aspects of medical care



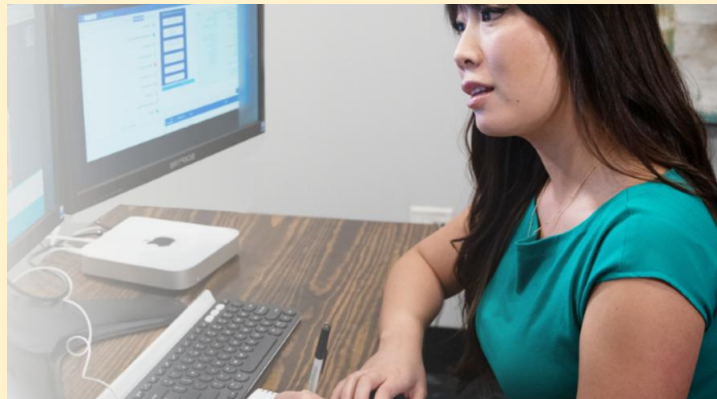
Referral to a cardiologist demonstrates how we never simply hand a patient off and send them “into the system”



ER Vignette is another story of avoiding an unnecessary ER visit

We Are:

- ...your trusted, independent medical partner.
- ...your advocate for care, insurance, and billing.
- ...your friendly resource for all things medical.



**We're just one touch away!
When you call, you're connected directly to a provider.**

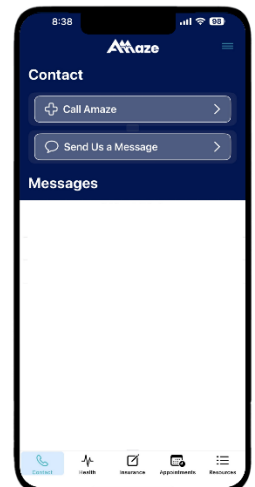
Access to Medical Providers

Connect with our medical team and patient advocates at the touch of a button via audio call, video call, or in-app message. We support over 80 languages and provide 24/7 live support.



Tools and Resources

The Amaze app is packed with valuable resources. There is a wellness platform, a medical search engine with information you can trust, integration with your calendar, geofences, smart triggers – all of which combine to provide the most comprehensive solution available.



COMPONENT

SUPPLEMENTAL INSURANCE COVERAGES

PAYS CASH TO YOU TO HELP OFFSET OUT-OF-POCKET COSTS

HOSPITALIZATION

The following coverage pays you cash when you are hospitalized:

How does Hospital Insurance work?

Hospital Insurance can supplement existing coverage and provide cash to help cover medical and living expenses. Below is an example of how benefits might be paid.*

Hospital Insurance Provides fixed payments to help manage costs arising from a hospital stay	55 year old female suffers heart attack and is admitted to hospital	
	Hospital Admission Benefit (\$1,500/day x 1 day)	\$1,500
	Daily Hospital Confinement Benefit (\$200/day x 6 days)	\$1,200
	TOTAL	\$2,700

Daily Benefits per Covered Person

First Day Hospital Confinement - up to 1 day per year	\$1,500
<i>maximum days per year</i>	1
Hospital Confinement (day 2 forward) - up to 10 day per year	\$200
<i>maximum days per year</i>	10
Rehabilitation Unit - up to 15 day per year	\$100
<i>maximum days per year</i>	15
Emergency Room Treatment - up to 1 day per year	\$200
<i>maximum days per year</i>	1
Wellness - up to 1 day per year	\$50
<i>maximum days per year</i>	1

Plan Features

Pre-Existing Condition Limitation (months)	12/12
Normal Pregnancy Coverage (Complications of Pregnancy are always covered)	Included
Normal Pregnancy Waiting Period (does not apply to Complications)	9 Months
Portability	Not Included
Annual Benefit Maximum	None
Benefit Waiting Period	0 Days
Reduction in Benefits at Older Ages	None
Rate Guarantee Period (in Years)	2 Years

Accident & Disability Plan

Accident Claim Examples

Accident Insurance Pays Cash Benefits

Accident Insurance pays cash benefits to help cover the cost of treating accident-related injuries. This plan pays benefits directly to you and can be used to supplement any other coverage you may have. With Accident Insurance you get all these benefits and more.

- Hospital, Surgery and Rehabilitation
 - Accidents and Injuries
 - Treatment and Follow-up Care
 - Accidental Short-Term Disability
- Monthly Benefit Amount \$1500**
Benefit Duration 12 Months
Waiting Period 0 Days

Accident Lump Sum Cash Benefits

	Estimate Cash Benefit
Broken Leg	\$2,450
Wrist Dislocation	\$1,100
Torn Ligaments	\$2,700
Broken finger/toe	\$350

How Zion HealthShare and Supplemental Insurance Work Together

Health Events

Broken Ankle with Out-Patient Surgery, Able to Work	
Health Share IUA*	\$1,000 Cost
Supplemental Accident	\$3,650 Cash benefit
Total Out-of-Pocket	\$2,650 in your pocket

In Patient Surgery, 3 Day Stay	
Health Share IUA*	\$1,000 Cost
Supplemental Hospital	\$1,900 Cash benefit
Total Out-of-Pocket	\$900 in your pocket

Broken Leg, No Surgery	
Health Share IUA*	\$1,000 Cost
Supplemental Accident	\$2,400
Accident Short Term Disability	\$1,500 (off work 4 weeks)
Total Out-of-Pocket	\$2,900 in your pocket

Internal Cancer Diagnosis, 4 Yr. Treatment	
Health Share IUA*	\$1,000 Cost
Supplemental Hospital	\$1,500 Cash benefit
Total Out-of-Pocket	\$500 in your pocket

*First \$1,000 (IUA) per Need (Similar to deductible) Limit- 3 IUAs in a rolling 12 month period, Individual or Family

COMPONENT

DENTIST DIRECT

Discount Dental, Vision, and RX

DENTAL

The Dentist Direct network has over 200,000 dentists you can access. This component is a discount plan. There are no extra monthly premiums to pay and no deductibles to satisfy.

Preventive. Routine exams: cleanings, fluoride, and x-rays. Fee reduction of 20% to 60%. No waiting period.

Basic. Fillings, oral surgery, endodontics. Fee reduction of 20% to 60%. No waiting period.

Major. Crowns, bridges, dentures, and periodontics. Fee reduction of 20% to 60%. No waiting period.

Deductible. None.

Orthodontia. Children and adults. Fee reduction of approx. 20%.

Specialists. Fee reduction of 10% to 30% (or more).

Maximum Benefit. Unlimited



Example	Procedure	Typical Price	Discount Price	Savings	Discount %
	White Filling	\$167	\$74	\$93	56%
	Root Canal	\$934	\$505	\$459	48%

VISION

Vision Services

- 71% of the working population requires some form of vision correction.
- 40,000+ participating providers nationwide
- 15% to 20% Discounts

RX Savings

Rx Savings Examples				
Prescription Drug Discounts – Up to 90% Savings ¹				
Medication	Typical Price	Discount Price	Savings	Discount %
Crestor	\$194.80	\$19.48	\$175.32	90%
Lexapro	\$116.60	\$23.32	\$93.28	80%
Nexium	\$236.27	\$61.43	\$174.84	74%

¹ Not applicable in all situations. Each scenario is case by case and does not constitute each situation.

Please contact Laurie Snarr to schedule your appointment for enrollment. Enrollment ends on March 7th

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