



2026

Enrollment Guide

Invited Clubs

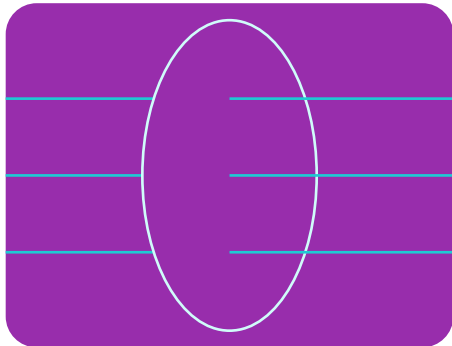
The health plan you'll be **happy** to see

Take control of your healthcare journey with a plan that gives you access to top-quality providers and offers price certainty for every medical service. With SimplePay, experience healthcare without the complications.

Clear and supportive healthcare

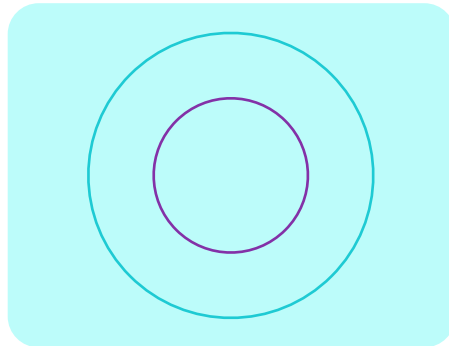
Price certainty

Know the price of every medical service ahead of time. Focus on your health, without worrying about add-ons or unexpected bills.



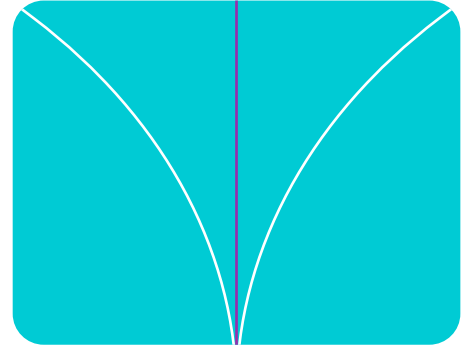
Great care and value

Find top-quality providers offering all services at fixed, predetermined costs — from routine checkups to advanced procedures. High-quality providers cost you less.



Simple user experience

Access your health plan from anywhere with the straightforward and intuitive SimplePay member portal.



Health Valet service

Work alongside a SimplePay Health Valet to confidently navigate your healthcare journey. Health Valets can assist with:

- + Finding a high-quality provider
- + Answering questions about billing or coverage
- + Helping you understand different care options and more



Contact the Health Valet team:

1-800-606-3564

healthvalet@simplepayhealth.com

Monday-Friday

8:00 a.m. - 8:00 p.m. Central

Price certainty

Going for care is easygoing when you know the cost ahead of time.

What to expect:

1.

Look up a service and know exactly what you'll owe.



2.

Go to the doctor and receive great care.



3.

Receive an Explanation of Benefits.



Use the SimplePay member portal to find the best provider based on cost and quality rankings.

See your provider and feel confident knowing their quality of care.

Pay the exact cost you saw in your member portal.

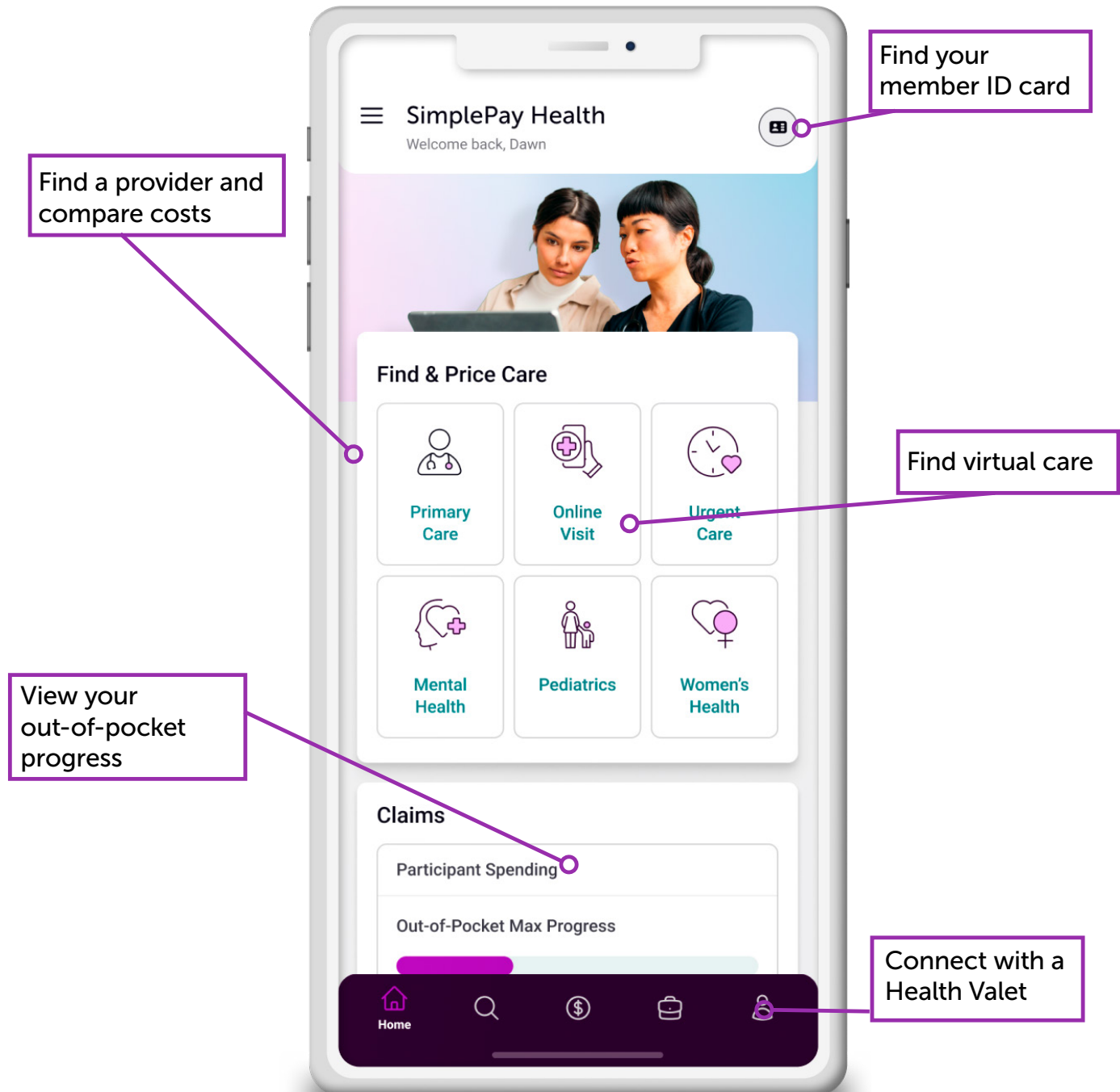


For questions, contact the Health Valet team or visit

<https://employers.simplepayhealth.com/InvitedNF>

Member portal




Explore the member portal anytime from your mobile app or desktop. It's your one-stop hub for all your benefit information.



Quality you can trust

SimplePay is designed to help you find **high-quality**, low-cost providers so you can prioritize your health and your bank account.

With SimplePay, providers are categorized into three copay rankings based on the following criteria:

-  Tier 1 provider
-  Tier 2 provider
-  Tier 3 provider

Quality

Providers renowned for their best-in-class training, certifications, and commitment to delivering excellent care outcomes.

Relationship

Providers that are associated with top-quality service lines at their facility, ensuring great care with every visit.

Experience

Providers that consistently deliver positive patient experiences and outcomes.

Efficiency

Providers that offer the best results for their patients, delivering just the right amount of care to ensure health needs are met.

Provider Ranking Legend



Meets all standards above



Meets most standards above



Meets some standards above

Pharmacy



SimplePay Health pharmacy plans are provided by CVS Caremark® Pharmacy Benefit Solutions.

CVS Caremark is a nationally recognized pharmacy benefit manager that contracts with almost all licensed U.S. pharmacies. On a SimplePay plan, you can see your out-of-pocket cost for prescriptions in the SimplePay member portal. Your copay will vary based on the pharmacy you choose.

What to expect when visiting the pharmacy:

1.

Visit the SimplePay member portal to find a pharmacy and your prescription cost.

2.

Visit the pharmacy and present your member ID card.

3.

Pay the pharmacy the cost you saw upfront in your drug cost search.



For more information on pharmacy benefits and to do a prescription drug lookup, visit

<https://employers.simplepayhealth.com/InvitedNF>



SimplePay Benefits Plan Summary

Client Name: Invited Clubs

Plan Year: 1/1/2026-12/31/2026

Medical Benefits				
Medical Services		In Network		Out-of-Network
Calendar Year Deductible				
Single Family		None None		None None
Out-of-Pocket Maximum (includes copays – combine with prescription drug card)				
Single Family		\$6,500 \$13,000		Unlimited Unlimited
OOP Max applies to in-network services only; Out-of-Network OOP Max is unlimited				
Medical Services	Tier 1	Tier 2	Tier 3	Out-of-Network
Physician Services				
Primary Care Physician	\$30	\$40	\$70	\$85
Specialist	\$65	\$85	\$140	\$170
Emergency Services/Urgent Care				
Emergency Services/Emergency Room		\$580		
Urgent Care Facility		\$65		\$170
Hospital Expenses or Long-Term Acute Care Facility/Hospital (facility charges)				
Inpatient Hospital	\$3,130	\$4,175	\$6,500	\$7,800
Outpatient Hospital	\$1,020	\$1,355	\$2,260	\$2,710
Infertility Treatment	See plan document for specific coverages and exclusions			
Skilled Nursing Facility/Rehabilitation Facility (Limited to 25 days a year)	\$2,765	\$3,685	\$6,145	\$7,375
Ambulance Services		\$580		
Ambulatory Surgical Center	\$1,020	\$1,355	\$2,260	\$2,710
Home Health Care (30 visits per plan year)	\$65	\$85	\$140	\$170
Hospice Care	\$340	\$450	\$755	\$905
Laboratory Services				
Routine Diagnostic Labs	\$20	\$30	\$45	\$55
Diagnostic Labs	\$90	\$120	\$195	\$235
Maternity				
Initial Office Visit	\$65	\$85	\$140	\$170
Preventive & Ongoing Prenatal Care		No Charge (Included in global delivery copay)		
Delivery & Postnatal Care	\$3,130	\$4,175	\$6,500	\$7,800

Mental Disorders & Substance Use Disorders				
Office Visit	\$30	\$40	\$70	\$85
Inpatient	\$3,130	\$4,175	\$6,500	\$7,800
Outpatient	\$1,020	\$1,355	\$2,260	\$2,710
Virtual Care				
Teladoc Including Behavioral Health through HealthJoy HealthJoy's Navigation Platform Centralizes Benefits and Virtual Care		To access Teledoc services through HealthJoy: Call (877-500-3212) or 24/7/365 support through the HealthJoy app.		
Preventive Services & Routine Care				
Well-Child Care (Including exams and immunizations)		No Charge		No Coverage
Adult Physical Examination (Including routine GYN visit)		No Charge		No Coverage
Breast Cancer Screening (age 40 and above)		No Charge		No Coverage
Pap Test		No Charge		No Coverage
Prostate Cancer Screening		No Charge		No Coverage
Colorectal Cancer Screening	See plan document for specific coverage based on age/necessity			
Radiology Services				
Diagnostic X-Rays	\$90	\$120	\$195	\$235
Advanced Imaging (MRI, MRA, CAT & PET Scans)	\$315	\$415	\$695	\$835
Therapy Services				
Chiropractic Care/Spinal Manipulation (Unlimited visits of Manipulative Treatments)	\$65	\$85	\$140	\$170
Outpatient Therapies (30 visits each for PT, OT, ST per plan year)	\$65	\$85	\$140	\$170
Durable Medical Equipment				
Durable Medical Equipment(DME)/Item	\$140	\$190	\$315	\$380
Other Healthcare Facilities/Services				
Temporomandibular Joint Dysfunction		Not Covered		
Allergy Injections, Serum & Testing	\$65	\$85	\$140	\$170
Acupuncture		Not Covered		
Transplants (Aetna IOE Program)* (Travel/lodging \$10,000 per transplant)	\$3,130	\$4,175	\$6,500	\$7,800
*Please refer to the Aetna Institute of Excellence (IOE) Program section of this plan for a more detailed description of this benefit, including travel and lodging maximums. No charge for travel and lodging.				
Bariatric Surgery	See plan document for specific coverages and exclusions			

*Diabetic equipment and supplies provided by Livongo are covered at \$0. All other Diabetic Supplies that are provided by an in-network preferred provider will be paid according to the applicable category of this Medical Schedule of Benefits, such as Durable Medical Equipment (DME).

Medical Network: Aetna Open Choice POS II Network

How to Find a Provider: Log into your member portal at www.simplepayhealth.com and click on "Find a Doctor and Compare Costs" under the "Benefits" tab.

For questions about your SimplePay Health Plan, please contact your SimplePay Health Valet:

Email: healthvalet@simplepayhealth.com

Phone: 800-606-3564

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an  **aetna** company

Pharmacy Benefits

Single
Family

If you reach your out-of-pocket maximum, SimplePay Health will pay 100% of the applicable allowed benefit for most covered services for the remainder of the year. All copays and other eligible out-of-pocket costs count toward your out-of-pocket maximum, except balance billed amounts.

Pharmacy Plan Feature	CVS	In-Network Pharmacies Excluding CVS/Walgreens	Walgreens	Description
Retail Pharmacy				
Generic Drugs (Tier 1) (Up to a 31-day supply)	\$20	\$25	\$40	Generic drugs are covered at this copay level.
Preferred Brand Drugs (Tier 2) (Up to a 31-day supply)	\$50	\$60	\$100	All preferred brand drugs are covered at this copay level.
Non-Preferred Brand Drugs (Tier 3)	\$75	\$90	\$150	All non-preferred brand drugs on this copay level are not on the Preferred Drug List. *Discuss using alternatives with your physician or pharmacist.
Specialty Drug Program				
Specialty Drugs (Tier 4) (Up to a 31-day supply)		\$200		Specialty medications are required to be filed through Mail Order.
Mail Order Pharmacy (90-day supply)				
Generic Drugs (Tier 1)		\$40		Maintenance drugs of up to a 90-day supply is available for 1.5 the copay through Mail Service Pharmacy.
Preferred Brand Drugs (Tier 2)		\$100		
Non-Preferred Brand Drugs (Tier 3)		\$150		

NOTE: There is no coverage under the plan for prescription drugs obtained from a Non-Participating Provider.

*Diabetic supplies (including continuous glucose monitors, insulin pumps and supplies) can be filled using Pharmacy Benefits and will be paid according to the applicable drug tier.

Pharmacy Drug Vendor: CVS Caremark

How to Find a Drug: Look up the cost of your medications in the SimplePay member portal on the "Benefits" tab under the card that says, "Find Drug Prices."

Visit www.simplepayhealth.com for the most up-to-date drug lists, including the prescription guidelines. Prescription guidelines indicate drugs that require your doctor to obtain prior authorization from SimplePay Health before they can be filled and drugs that can be filled in limited quantities.

This plan summary is for comparison purposes only and does not create right not given through the benefit plan.



Find a happier way to healthcare

Access your SimplePay Health Valet:

1-800-606-3564
healthvalet@simplepayhealth.com

Monday - Friday
8:00 a.m. - 8:00 p.m. Central

For questions regarding provider and pharmacy information, visit your company's microsite or reach out to your Health Valet.

[Learn More](#)

Connect with SimplePay

simplepayhealth.com

