

Invited

Enrollment Guide

January 2024



Meritain Health®
an  **aetna** company

Experience an entirely new health plan.

With SimplePay you no longer have to worry about deductibles, coinsurance or bills from your provider. We identify top quality providers and show you a price for every medical service, giving you control over your healthcare.



You get one monthly statement and the option to pay your medical bills out over time with zero percent financing.

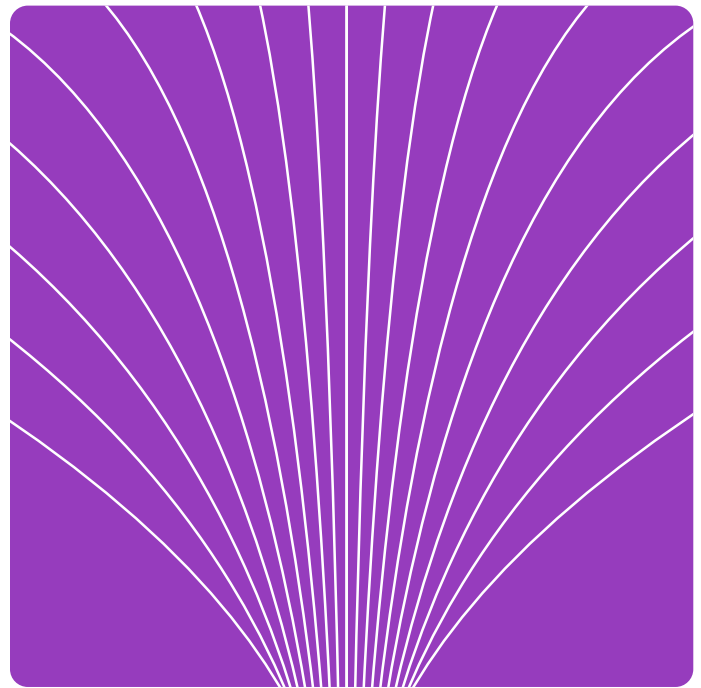
SimplePay is designed to save you time and money so you can spend time on the things you love.

Reliable, straightforward and helpful.

Price Certainty

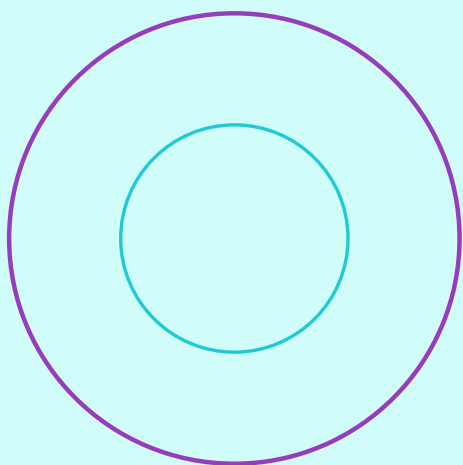
Know the price of every medical service ahead of time. No upfront out-of-pocket costs, add-ons or surprise bills.

Get one statement at the end of the month and pay how you prefer— online or by mail.



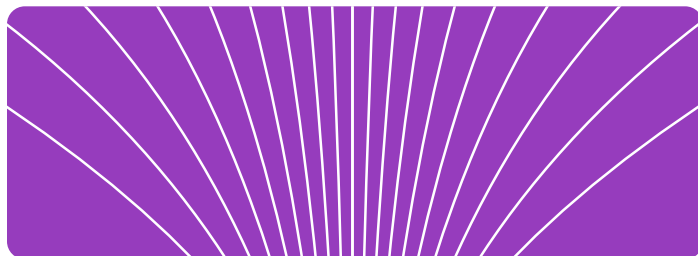
Great Care and Value

Easily locate high-quality providers at a predetermined cost for all services—from checkups to advanced procedures.



Simple User Experience

Enjoy a straightforward and intuitive health plan, designed around how you shop and live.



Health Valet Service

Work with your own SimplePay Health Valet as you navigate your healthcare journey with confidence. Your Health Valet can assist with a variety of different needs, such as:

- + Finding a high-quality provider
- + Coordinating appointments with providers or specialists
- + Help answer questions on billing or coverage information
- + And more



With SimplePay, going for care is **easygoing.**

What to expect?

1

Look up a service and know exactly what you will owe.



Use the app, web or call your Health Valet to find the best provider based on cost and quality rankings.

2

Go to the doctor, receive great care.



Present SimplePay ID card and pay nothing at time of service

3

Receive one monthly statement.



Get one statement at the end of the month and pay how you prefer— online or by mail.

SimplePay is designed to help you find **high-quality, low-cost** providers so you don't have to sacrifice getting **great care** to save money.

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 that have best in class training and certifications, aligned with good care outcomes.

Relationship

Providers that are associated with top quality service lines at their facility.

Experience

Providers that deliver positive patient experiences and outcomes.

Efficiency

Providers that deliver the best care outcome by providing the appropriate amount of care.

Provider Ranking Legend

- ✓ Meets all standards above
- Meets most standards above
- ! Meets minimum standards above

Member Portal



Visit the Member Portal 24/7 via mobile app or desktop. The member portal houses all of your benefit information including provider & prescription lookup, monthly statements, access to your Health Valet, as well as your health and wellbeing programs.

The member portal is where you will go for the following.

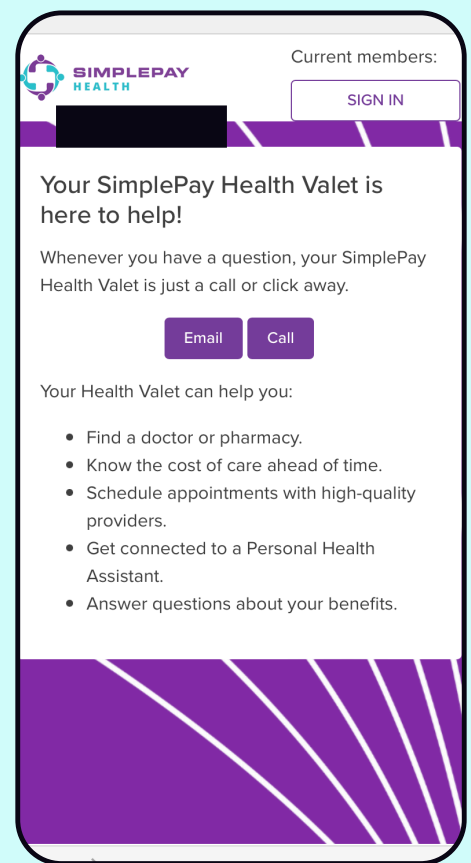
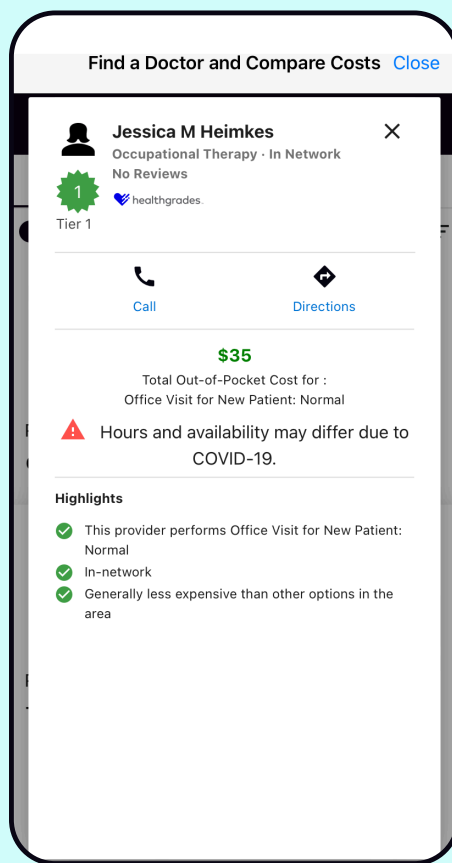
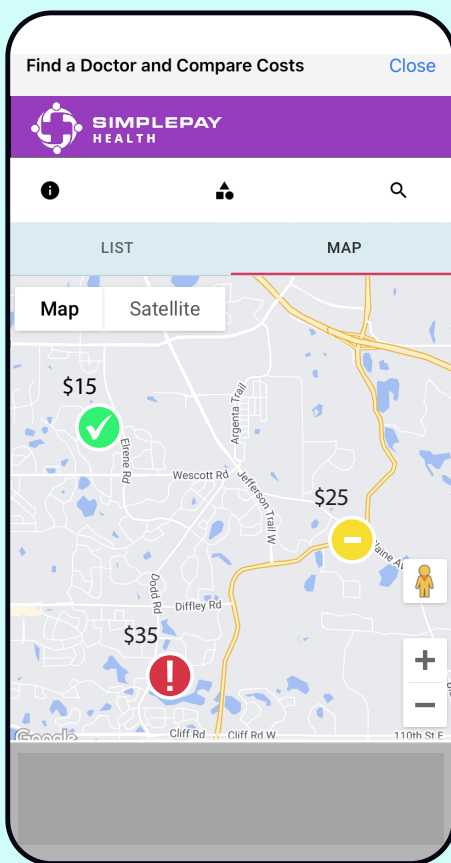
- + Find a provider and compare your costs
- + Find a pharmacy and drug prices
- + Monthly statements
- + Member ID card
- + Health and wellbeing program
- + Connect with your personal Health Valet (concierge)

Member Portal

Visual guidance on provider location, ranking and price .

Accurate and trustworthy physician reviews.

Your Health Valet is just a call or click away to help answer any questions.



*The mobile app and member portal are not available until you are an enrolled member and the plan is active. Until then, visit <https://employers.simplepayhealth.com/Invited> to check the tier and network status of your provider.

Plan Design

SimplePay Plan

Effective Date: January 1, 2024

Nationwide Network: Aetna Choice POS II

Deductible	\$0			
Coinsurance	None			
Out-of-Pocket Maximums*				
Individual	\$6,500			
Family	\$13,000			
Service Description	SimplePay Health Provider Rankings			
	In Network			Out-of-Network
	✔ Tier 1	⊖ Tier 2	! Tier 3	
Preventive	Free			
Primary Care Office Visit	\$30	\$40	\$70	\$85
Specialist Office Visit	\$65	\$85	\$140	\$170
Advanced Imaging MRI, MRA, CAT & PET Scans	\$315	\$415	\$695	\$835
Routine Diagnostic Labs	\$20	\$30	\$45	\$55
Diagnostic Radiology	\$90	\$120	\$195	\$235
Diagnostic Labs	\$90	\$120	\$195	\$235
Urgent Care	\$65	\$85	\$140	\$170
Outpatient Surgery	\$1,020	\$1,355	\$2,260	\$2,710
Emergency Room / Emergency Services	\$580			
Ambulance	\$580			
Outpatient Therapies (PT, OT, ST)	\$65	\$85	\$140	\$170
Inpatient Hospital Stay	\$3,130	\$4,175	\$6,500	\$7,800
Home Health Care	\$65	\$85	\$140	\$170
Hospice	\$340	\$450	\$755	\$905
Skilled Nursing Facility	\$2,765	\$3,685	\$6,145	\$7,375
Durable Medical Equipment	\$140	\$190	\$315	\$380
Prescriptions	SimplePay Health Pharmacy Rankings			Mail Order
	✔ Tier 1	⊖ Tier 2	! Tier 3	90-day Supply
Generic	\$20	\$25	\$40	\$40
Preferred Brand	\$50	\$60	\$100	\$100
Non-Preferred Brand	\$75	\$90	\$150	\$150
Specialty – Mail Order Only	\$100			

*Out-of-Network copay is not subject to the Out-of-Pocket Maximum.

Pharmacy



SimplePay Health Pharmacy Plans are provided by CVS Caremark®.

CVS Caremark is a nationally recognized pharmacy benefit manager who contracts with almost all licensed U.S. pharmacies. On a SimplePay Health Plan, you pay your out-of-pocket pharmacy cost or copays to SimplePay Health and not directly to your pharmacy at the time you pick up your prescription(s). Your copay will vary based on the pharmacy you choose.

Health and Wellbeing Program

SimplePay Health lives within the Virgin Pulse platform which allows for fully integrated health and wellbeing experience. With SimplePay you can earn points for completing various wellness activities specific to your goals. These activities include daily step goals, healthy eating, tracking sleep habits, completing one-on-one health coaching and more.

Points can be put towards drawing entries to win Pulse Cash which can be redeemed through e-gift cards, purchases in the Virgin Pulse Store or donated to a variety of non-profit organizations that we partner with.



*For more information on Pharmacy benefits and to do a prescription drug lookup, please visit <https://employers.simplepayhealth.com/Invited>

Clinical Solutions

SimplePay Health offers the following suite of clinical solutions available to you at no cost.



Diabetes and Cardiovascular Disease Management

Livongo is available to you, your spouse or your dependent(s) enrolled in the SimplePay Health plan free of cost who are diagnosed with diabetes or hypertension. Participants will receive a free glucose or blood pressure monitor, unlimited test strips and coaching support.



Mental Health

Joyages is a mental health app designed to empower you to become happier in just minutes each day. With customized assessments, it is designed to alert you to mental risks. Joyages is a private, user-friendly digital life coach that helps you navigate through life's toughest moments and build the resilience necessary to thrive.



Expert Second Opinion Services

2nd.MD provides expert medical opinions via video or phone consultations. If you were to receive a diagnosis and/or treatment plan from a licensed medical practitioner or remain undiagnosed after multiple visits to specialists, the 2nd.MD team assists you in selecting a specialist, providing medical records to the specialist for review, and scheduling the specialist consultation.

* For questions regarding provider and pharmacy information, reach out to your Health Valet. They will be able to assist you with any questions. You can access your company's personalized micro-site [here](#).

Clinical Solutions

SimplePay Health offers the following suite of clinical solutions available to you at no cost.



Fertility, Pregnancy, and Parenting

Ovia Health's mobile apps offers you access to Ovia Fertility, Ovia Pregnancy and Ovia Parenting to help you navigate your health and parenting journey. SimplePay Health unlocks all of Ovia's features, including unlimited 1-on-1 coaching and related benefits navigation.



Weight Management and Health Eating

An online skill-building program that teaches you when and how to eat to lose weight and keep it off. The program focuses on behavior change, taking care of your Vital Needs, and how to start adding physical activity into your life.



Digital MSK Care

Hinge Health offers a comprehensive virtual physical therapy program in the palm of your hand. Hinge is comprised of a team of licensed doctors of physical therapy who create custom programs to guide preventative exercises and physical recovery from the convenience of your own home.

* For questions regarding provider and pharmacy information, reach out to your Health Valet. They will be able to assist you with any questions. You can access your company's personalized micro-site [here](#).

Statement Banking

With SimplePay Health, you owe nothing at the time of service. Billing is simplified into a single statement that includes all services you received that month. Once you are notified that your statement is ready, you can pay how you prefer.

1

Via the member portal

2

Via mail

You can also set up auto-pay to save you time and give yourself peace of mind.

And better yet, if you pay your SimplePay Health statement in full by the due date, 1.5% of that balance will be credited to your next monthly statement.

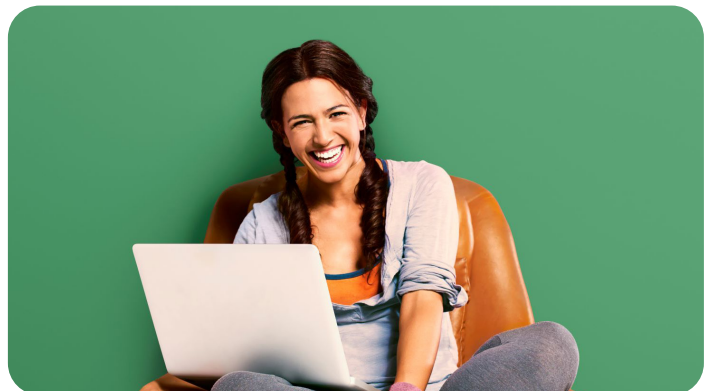
Payments Made Easy

SimplePay Health works with Paytient, your financial payment partner, to offer you 0% financing for your medical bills and medications. In order to offer 0% financing with no background check you are required to sign a financial onboarding form and provide a payment method to receive your financial benefits.

What benefits do you receive with the SimplePay Health payment plan?

- + Single monthly statement
- + No payment at the time of service
- + 0% financing
- + Pay manually or autopay

[Learn More Now](#)



Find a happier way to healthcare.

Access your SimplePay Health Valet:

1-800-606-3564

healthvalet@simplepayhealth.com

For questions regarding provider and pharmacy
information, reach out to your Health Valet.
They will be able to assist you with any questions.

[Click Here](#)

SimplePayHealth.com

