



Affordability.
Certainty.
Simplicity.



Business 1+
Independent Contractors

The Challenge

Network members are challenged with providing a comprehensive benefits package for themselves and/or their employees

The Solution

Arcwood has identified solutions for the **ONE Healthcare System** for 1099 contractors and business from 1 to 1,000 employees to streamline their benefits offering.

Health Insurance

Health Insurance is often the catalyst for providing benefits to small business and their employees. Our solution offers three programs;

Benefit	<u>STANDARD</u>	<u>ADVANCED</u>	<u>HEALTHSHARE</u>
Number of Plan Options	8	5	3
Type of Plan	PPO	PPO	Cost-sharing
Network for Prof Services	CIGNA	6 Degrees Network	PHCS-Specialized
Network for Facilities	CIGNA	Direct Contracting Only	Direct Contracting Only
Deductible Waiver?	No	Yes, with an advocate	No
Primary /Specialty Care	Included	Included	2 -5 visits/year
Pharmacy Benefits	Yes	Yes	\$500 limit/year
Specialty Drugs	Yes, \$0 cost options	Not Covered	Discount Card
Premium Tier	Composite	Age Banded	Age Based
Underwriting	Yes	No	No
Pre-existing Conditions?	No	No	Yes, can apply

- ✓ Enrollment into any program is available year round:
 - The **STANDARD** Program is available for Network Partners who are businesses or independent contractors. Underwriting applies to both; Businesses receive tailored underwriting (Tables 1–7), while independent contractors are offered Table 4 on approval.
 - The **ADVANCED** Program is best issued for individuals or small business looking for coverage for only few employees.
 - The **HEALTHSHARE** Program is best for individuals only.
- ✓ The **STANDARD** and **ADVANCED** are qualified ACA group policies satisfying the individual mandate. As **HEALTHSHARE** is not insurance, it doesn't qualify for the individual mandate in CA, MA, NJ, RI, or DC without being coupled with a minimum essential coverage (MEC) plan.
- ✓ Enrollment in the **STANDARD** and **ADVANCED** plans create a qualifying event for enrollment changes, including spouse or dependent plans.

Standard Program - Sample Medical Plans



These benefits were developed to help **1099 Contractors** and **Business** of all sizes leverage their buying power as part of a larger combined group to purchase health care benefits at competitive rates.

Available to Independent Contractors & Business with 1 to 99 employees

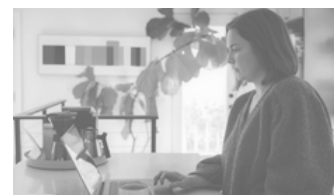
- ✓ Experience full PPO coverage with the Cigna Network
- ✓ Simplified rating structure and easy to understand plan design
- ✓ Maximizes the options that are available for specialty medications
- ✓ Helps groups of all sizes to leverage their buying power as part of a larger combined group
- ✓ **1099 Contractors** issued table 4 rates (as shown) after pass/fail underwriting.
- ✓ **Businesses** issued rates after underwriting between table 1 - 7

Plan Options	<u>1000 Classic</u>	<u>3500 Classic</u>	<u>7350 Value</u>	<u>5000 HSA</u>
Deductible (Individual/Family)	\$1,000/\$2,000	\$3,500/\$7,000	\$7,350/\$14,700	\$5,000/\$10,000
Out of Pocket Maximum (Individual/Family)	\$5,000/\$10,000	\$7,350/\$14,700	\$7,350/\$14,700	\$6,550/\$13,100
Primary/Specialist	\$20/\$40	\$45/\$90	\$50/\$100	Deductible then 20% coinsurance
Lab/Radiology	Deductible then 20% coinsurance	Deductible then 20% coinsurance	Deductible then 0% coinsurance	Deductible then 20% coinsurance
Emergency Room	Deductible then 20% coinsurance	Deductible then 20% coinsurance	Deductible then 0% coinsurance	Deductible then 20% coinsurance
Inpatient and Outpatient Care	Deductible then 20% coinsurance	Deductible then 20% coinsurance	Deductible then 0% coinsurance	Deductible then 20% coinsurance
Urgent Care	\$40	\$90	\$100	Deductible then 20% coinsurance
Telemedicine	\$0	\$0	\$0	\$0
Prescription Drug	\$15/\$45/\$80/50%	\$15/\$65/\$100/50%	\$15/\$65/\$100/50%	After deductible, \$15/\$65/\$100/50%

[View table 4 premiums](#)



- Medical and Talk Therapy via Telehealth Nationwide
- \$0 for Quick Care, Phone, and Video Visits
- Providers available 24/7/365 for personalized treatment plans



- Use Text to Live Chat with an Agent
- Save up to 75% per fill; Member copay is typically \$0, including specialty
- Call 24/7 for assistance with claim, drug pricing information, and an explanation of benefits.



Your plan covers charges for eligible drugs prescribed by a physician and dispensed by a pharmacist. Please view the Summary Plan Description for covered expenses and limitations.

Advanced Program - Sample Medical Plans



These benefits were developed to help **low utilizers** secure protection for major expenses and drive their out-of-pocket expenses lower by seeking direction from the Care Coordination Team.

Available to Individuals or small business

- ✓ Professional Services use the 6 Degrees Network. Facilities are directly contracted with the plan for member treatment plans.
- ✓ Premiums are age banded.
- ✓ Copay Plans offer a **Tier 1 benefit with \$0 deductible and \$0 out-of-pocket expense while working with a member advocate.**
- ✓ These are EPO plans; no out-of-network benefits.
- ✓ Guaranteed Issue, no pre-existing limitations; however, not all treatments are covered.
- ✓ Best used where there are only a few employees needing health insurance.

Plan Options	3500 Copay	5000 Copay	10000 HSA
Deductible (Tier 1 / Individual/Family)	\$0 / \$3,500 / \$7,000	\$0 / \$5,000 / \$10,000	\$10,000 / \$20,000
Out of Pocket Maximum (Tier 1 / Individual / Family)	\$0 / \$7,000 / \$14,000	\$0 / \$10,000 / \$20,000	\$10,000 / \$20,000
Primary / Specialist	\$0 / \$25 / \$50	\$0 / \$25 / \$75	Deductible then 0% coinsurance
Lab / Radiology	Deductible and 20% coinsurance	Deductible and 30% coinsurance	Deductible then 0% coinsurance
Emergency Room	Deductible then 20% coinsurance	Deductible then 30% coinsurance	Deductible then 0% coinsurance
Outpatient Care	\$0 or Deductible then 20% coinsurance	\$0 or Deductible then 30% coinsurance	Deductible then 0% coinsurance
Inpatient Care	Deductible then 20% coinsurance	Deductible then 30% coinsurance	Deductible then 0% coinsurance
Urgent Care	\$0 Tier 1 or \$75	\$0 Tier 1 or \$100	Deductible then 0% coinsurance
Telemedicine	\$0	\$0	\$0
Prescription Drug	\$0/\$0/Discount Card	\$0/\$0/Discount Card	Deductible then 0% coinsurance

[View premiums](#)



- Unlimited \$0 Copay for Services
- The app is packed with valuable resources including wellness and a medical search engine
- Direct access to PCP via phone, text, video chat, and email.



- Generic and formulary Brand medications \$0 co-pay
- Cost Containment programs to access prescriptions at no cost.
- Specialty Medications offered through a Discount Card Only



Your plan covers charges for eligible drugs prescribed by a physician and dispensed by a pharmacist. Please view the Summary Plan Description for covered expenses and limitations.

Healthshare Program - Sample Plans



These benefits were developed to provide financial protection from major medical events through a community-based cost-sharing model. It is not traditional insurance, but a cost-effective alternative for healthy individuals seeking catastrophic coverage.

Available to Individuals and families

- ✓ Professional Services use the PHCS Specific Network. Facilities are directly contracted with the plan for member treatment plans (open network).
- ✓ Premiums are age banded in ten year increments.
- ✓ Care Coordination can help you find a high-quality, lower cost provider. If you use the provider we recommend, your care can be \$0
- ✓ ClearShare is not health insurance, a discount healthcare program, nor a discount health card program. <https://clearsharehealth.org/disclaimers/>
- ✓ HSA+MEC deductible doesn't accumulate to Annual Maximums
- ✓ Unlimited Telemedicine available at no extra cost.

Plan Options	HSA + MEC ClearShare	Essentials + ClearShare	ClearShare
Annual Maximum Options	Individuals: \$1000 / \$2500 / \$5000 Families: \$3000 / \$7500 / \$10000		
Primary Care Visit	\$35 after \$3000 deductible / 3 visits	Functional Doctor visits \$20 with a limit of \$150 benefit per visit, 2 visits per year.	Not Included
Specialist Care Visit	\$60 after \$3000 deductible / 3 visits		Not Included
Lab/Radiology	\$10 after \$3000 deductible / 5 visits	\$0 after Annual Maximum is met	\$0 after Annual Maximum is met
Imaging	\$0 after Annual Maximum is met	\$0 after Annual Maximum is met	\$0 after Annual Maximum is met
Emergency Room	\$0 after Annual Max is met	\$0 after Annual Maximum is met	\$0 after Annual Maximum is met
Inpatient and Outpatient Care	\$0 after Annual Maximum is met	\$0 after Annual Maximum is met	\$0 after Annual Maximum is met
Urgent Care	\$50	\$0 after Annual Maximum is met	\$0 after Annual Maximum is met
Telemedicine	\$0	\$0	\$0
Prescription Drug	Discount Card	\$0 Generics. \$500 annual member benefit / year	Limits Apply
Wellness Reimbursement	None	up to \$50 for individuals and \$75 families	None



- Unlimited \$0 Copay for Services
- The app is packed with valuable resources including wellness and a medical search engine
- Direct access to PCP via phone, text, video chat, and email.



- Prescription coverage has monthly and annual limits
- Discount programs are available to secure lower costs
- Call 24/7 for assistance with claim, drug pricing information, and an explanation of benefits.



Your plan covers charges for eligible drugs prescribed by a physician and dispensed by a pharmacist. Please view the Summary Plan Description for covered expenses and limitations.

Dental Insurance

Your oral health is vital to your overall well-being, most health coverage options don't cover dentistry. Available to **Businesses** through MetLife. **Independent Contractors** have options through Clearwater



Here's What You Can Expect with a Dental Plan

Service	Coverage
Preventative Care	100%
Basic Care	80%
Major Care	50%
Orthodontia	50%



Participating Dentists

There are thousands of general dentists and specialists to choose from nationwide.



Annual Limit

The **Basic Plan** pays up to \$1,500

The **Premium Plan** pays up to \$2,000



Deductible

Preventive care is fully covered without a deductible. Your other coverage kicks in once you pay \$50 for an individual.



Orthodontia

The Basic Plan includes Child Orthodontia

The Premium Plan includes Adult and Child Orthodontia

Vision Insurance

Your vision health is as vital for early detection of chronic disease as dental health. Available to **Businesses** through MetLife. **Independent Contractors** have options through Clearwater



Participating Vision Provider

Go to any licensed vision provider and receive coverage. Just remember your benefit dollars go further when you stay in network.



Choose from a large network of

ophthalmologists, optometrists and opticians, from private practices to retailers like Costco® Optical, Walmart, Sam's Club and Visionworks.




Enhancements Standard Polycarbonate (child up to age 18) and Ultraviolet (UV) coating: At no additional cost.



Savings on glasses and sunglasses:

Get up to 20% savings on additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements. At times, other promotional offers may also be available.¹

Here's What You Can Expect with a MetLife Vision Plan

Service	<u>Benefit</u> 
Eye Exam	\$10 every 12 months
Frame Allowance	\$150 - \$170 every 12 months
Standard Lenses	\$25 every 12 months
Contact Lenses	Necessary Included. Elective \$150 allowance every 12 months.

Short Term Disability

Short-term disability provides income protection for employees who are temporarily unable to work due to a medical condition. Available to **Businesses** through MetLife.



Key Features

- ⌚ Provides income replacement of 60% of pre-disability income for 11 weeks
 - **Employer paid** benefits pay a maximum of **\$1,100 per week**
 - **Voluntary Employee paid** benefits pay a maximum of **\$1,200 per week**
- ⌚ Benefits begin after two week elimination period
- ⌚ Covers temporary conditions like recovery from surgery, injuries, or other non-chronic illnesses that prevent you from working for a limited time

Short Term Disability Insurance provides a financial safety net when you're unable to work due to illness or injury. This coverage helps replace a portion of your income, so you can focus on recovery without the added stress of financial strain.

Long Term Disability

Our Long Term Disability Insurance from MetLife provides options for employer paid or voluntary employee paid benefits. Available to **Businesses** through MetLife.

Key Features

- 🩹 Own Occupation Benefits protected for 24 months
- 🩹 Includes Vocational Analysis and Job Modifications to enable you to return to work.
- 🩹 Begins after 3 months to co-inside with the Short-term disability benefits.
- 🩹 Allow you to receive partial benefits while attempting to return to work.

Our **Long Term Disability Insurance**, offers you up to \$8,333 in income protection with a **monthly benefit of up to \$5,000** if you're unable to work due to a prolonged illness or injury.

Voluntary Life and AD&D

Voluntary Life and Accidental Death & Dismemberment Insurance is an affordable way to safeguard your family and finances, helping to ensure financial needs are met if the unexpected occurs. Available to **Businesses** through MetLife.



What to Know

Financial Protection

In the event of death, life insurance benefits provides financial support to your designated beneficiaries, helping them cover expenses and maintain stability.

AD&D Coverage

Includes benefits for certain accidental injuries, like loss of a limb, sight, or hearing, and additional benefits in the event of death due to a covered accident.

For You

\$10,000 increments to a maximum of \$400,000
Guaranteed Issue available

For Your Spouse/Domestic Partner

\$5,000 increments to \$100,000, not to exceed 50% of member's
Optional Life Benefit

For Your Dependent Children

Child under 15 days = \$1,000
Child 15 days to 26 years of age = \$10,000

Additional Benefits

Additional benefits provide support to you and your family. Available to **Businesses** through MetLife. **Independent Contractors** have a few options through [Clearwater](#)

Accident and Critical Illness

Accident: Benefits help cover the costs not covered by your medical plan. You'll have a choice of two plans that provide payments in addition to any other insurance payments you may receive.

Critical Illness: Provides benefits to use as you see fit, including expenses not covered by your medical plan.

Legal Plans

Legal Plans cover a wide range of common legal issues, giving you access to experienced attorneys for help with estate planning, home sales, tax audits, and more.

There are no waiting periods, no deductibles, and no claim forms when using a network attorney for a covered matter.

Identity Fraud Protection

This service helps to keep your information private and safe. With MetLife and Aura, you'll have the option to enroll in a robust digital security plan to help protect you and your family from financial and identity fraud.



Enrollment in the **STANDARD** medical plans require underwriting. Final rates will be determined by final enrollment, health questionnaires, and claims data. Presented rates for businesses could change based on underwriting, declines are possible. 1099 Independent Contractors are issued Rate Tier 4 on a pass/fail underwriting decision.

Enrollment is available year-round:

STANDARD plans renew on a 12-month cycle based on the effective date of the plan.

ADVANCED plans renew each January 1 regardless of when the plan begins.

HEALTHSHARE plans renew each May 1 regardless of when the plan begins.

Enrollment in the **MetLife** supplemental package is separate; however can happen simultaneously.

Notes

The **STANDARD** medical plans are administered by a third-party administrator with access to the National CIGNA PPO Network. The design of these plans are through a LLP/LLC, a type of group medical insurance for employers that allow smaller companies (as well as freelancers and the self-employed) to access the health insurance savings associated with large group medical coverage. LLC/LLP Plans aren't a new category of health insurance but an instrument by which small employers can access the existing (and less expensive) large company health insurance market. TRIAD Benefits provides access to a bona fide LLC/LLP for small groups throughout the country which has been reviewed by the DOI of Tennessee and multiple ERISA attorneys for compliance. By accepting a proposal, the Employer and Employees agree to join TRIAD Benefits LLC.

The **ADVANCED** and **HEALTHSHARE** plans employ Care-Coordination for most services to receive stated benefits.

ADVANCED medical plans are sponsored by TRIDENT Business Process Outsourcing an organization providing virtual professional help. Participation in TRIDENT does require participation and performance of certain services outlined in the joinder agreement.

HEALTHSHARE offered by Clearwater and ClearShare is not insurance or an insurance policy nor is it offered through an insurance company. Neither is ClearShare a discount healthcare program nor a discount health card program. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as neither ClearShare nor any other member is liable for or may be compelled to make the payment of your medical bill. As such, ClearShare should never be considered as insurance. Whether you receive any amounts for medical expenses and whether or not ClearShare continues to operate, you are always personally responsible for the payment of your own medical bills. ClearShare is not subject to the regulatory requirements or consumer protections of your particular State's Insurance Code or Statutes.

As part of enrollment, participants will be asked to review and acknowledge ClearShare's Statement of Beliefs, which outlines the shared values and principles that guide the community.



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