



ERISA and ACA Compliant, Limited Day MedicalSM Plan Designs Built on Copays, Not High Deductibles

Removing barriers to care to support the health and well-being of USEF members

The **United States Equestrian Federation (USEF)**, in coordination with Outreach Data Partners LP and Aither Health, is pleased to offer our members a unique and comprehensive menu of affordable health benefit plan designs to meet a range of budgets. Each plan design option meets or exceeds Affordable Care Act Minimum Value standards and is available in all 50 states.

Popular Features Include:



Convenient access to doctors whenever you need them... **NO COST** to plan participants



Primary Care Mobile Doctors

Speak or Video Chat with a Board Certified Physician nationwide for an array of medical needs. Get answers to medical questions, a second opinion or secure/renew a prescription, if needed

Mental Health Therapy

Talk or Text with a licensed Mental Health Therapist 24/7/365. 100% of follow-up sessions with same clinician provides potent Mental Health benefit.



Facial Scan Technology



- **LifeVitals** – track and manage vitals including heart rate, breathing, blood pressure, stress level, body mass index, systemic risks and general wellness...all from your smart phone
- **SnapTest** – monitor, track and certify COVID-19 rapid tests with 100% security

Mobile App Support Tool

Access to Plan information, services and features, including digital ID cards and concierge support, are all in one place and at participants' fingertips.



Program Highlights

- ◇ No Personal Health Questionnaires
- ◇ \$0 Annual Deductible
- ◇ \$5,000 & \$7,350 Max Out-of-Pocket Options
- ◇ Expansive National Physician Network
- ◇ No Hospital Network Restriction



Over 90% of the most common generic medications... **NO COST** to plan participants

Acute Medications (Immediate Need)

The top 125 most prescribed acute medications from over 64,000 participating pharmacies nationwide



TOP 125 ACUTE MEDICATIONS
\$0 Copay



TOP 480 CHRONIC MEDICATIONS
\$0 Copay

Chronic Medications (Maintenance Medications)

90-day supply of the top 480 most prescribed chronic medications shipped directly to participant's home from state-of-the-art fulfillment center

New for 2023



Powered by



- **\$0 copay** on a comprehensive eye exam
- **\$150 credit** toward prescription or non-prescription glasses or contacts, as well as best-in-class lenses
- **World-class eyewear brands** like Armani, Coach, Ray-Ban, Tom Ford and more. Plus, access to over 200 affordable frames with high-quality lenses at no cost to HBA plan participants
- **Secure, online artificial intelligence face scan** for personalized frame recommendations that fit you
- **Discounts** on LASIK procedures



Call 1-800-349-1082 to Learn More or Enroll Today!



Summary Overview of Plan Designs and Costs[†] effective February 1, 2023

| Plan Provision | Essential Value (EV) | Bronze | Silver | Gold |
|---------------------------------------|--------------------------------------|--------------------------------------|--|--|
| Network | PHCS | PHCS | PHCS | PHCS |
| Deductible | \$0 | \$0 | \$0 | \$0 |
| Co-Insurance | 100%/0 | 100%/0 | 100%/0 | 100%/0 |
| Individual Maximum Out of Pocket | \$7,350 | \$7,350 | \$5,000 | \$5,000 |
| Family Maximum Out of Pocket | \$14,700 | \$14,700 | \$10,000 | \$10,000 |
| Preventative and Wellness | 100% Covered | 100% Covered | 100% Covered | 100% Covered |
| Primary Care Physician* | \$25 Copay | \$25 Copay | \$15 Copay | \$15 Copay |
| Specialist* | \$50 Copay | \$50 Copay | \$25 Copay | \$25 Copay |
| Urgent Care* | \$50 Copay | \$50 Copay | \$35 Copay | \$35 Copay |
| Emergency Room* | \$350 Copay | \$350 Copay | \$350 Copay | \$350 Copay |
| Telemedicine | \$0 Copay | \$0 Copay | \$0 Copay | \$0 Copay |
| Lab/X-Ray* | \$50 Copay | \$50 Copay | \$50 Copay | \$50 Copay |
| Outpatient Diagnostic Testing* | \$350 Copay | \$350 Copay | \$350 Copay | \$350 Copay |
| Allergy Services* | \$25 Copay | \$25 Copay | \$25 Copay | \$25 Copay |
| Ambulance* | \$250 Copay | \$250 Copay | \$250 Copay | \$250 Copay |
| Home Health Care* | \$25 Copay | \$25 Copay | \$25 Copay | \$25 Copay |
| In-Patient Chemical Abuse Treatment* | Not Covered | \$250 Copay | \$250 Copay | \$250 Copay |
| Out-Patient Chemical Abuse Treatment* | Not Covered | \$25 Copay | \$25 Copay | \$25 Copay |
| Out-Patient Hospital Services* | \$350 Copay | \$350 Copay | \$350 Copay | \$350 Copay |
| Surgery* | \$350 Copay | \$350 Copay | \$350 Copay | \$350 Copay |
| Maternity* | Not Covered | Not Covered | \$350 Copay | \$350 Copay |
| Anesthesia* | Included in Hospital Copay | Included in Hospital Copay | Included in Hospital Copay | Included in Hospital Copay |
| Prescriptions | | | | |
| Core Generics | \$0 Copay | \$0 Copay | \$0 Copay | \$0 Copay |
| Non-Preventive Generics | \$10 Copay | \$10 Copay | 20% Copay | 20% Copay |
| Monthly Funding Costs [†] | Essential Value (EV) | Bronze | Silver | Gold |
| Member Only | \$367.13 + \$8.57 = \$376.13 | \$397.25 + \$7.22 = \$404.47 | \$480.62 + \$9.65 = \$490.27 | \$495.75 + \$10.05 = \$505.80 |
| Member + Spouse | \$613.89 + \$15.91 = \$629.80 | \$667.10 + \$17.25 = \$684.35 | \$823.49 + \$22.81 = \$846.30 | \$873.27 + \$24.61 = \$897.88 |
| Member + Children | \$537.17 + \$12.69 = \$549.86 | \$582.23 + \$13.70 = \$595.93 | \$719.48 + \$18.50 = \$737.98 | \$746.59 + \$19.39 = \$765.98 |
| Family | \$783.52 + \$22.02 = \$805.54 | \$850.83 + \$23.92 = \$874.75 | \$1,071.73 + \$32.07 = \$1,103.80 | \$1,128.94 + \$34.15 = \$1,163.09 |

* Plan designs include restrictions and limitations, including day and incidence limits. For a complete illustration, including plan exclusions, please refer the Schedule of Benefits (SOB) document applicable to the plan. In the event of a conflict with this summary overview, the SOB and all associated plan documents shall govern.

Click here to search PHCS Physician and Ancillary Network

<https://www.multiplan.com/webcenter/portal/ProviderSearch?SiteId=84524>

[†] Benefits provided through a self-insured ERISA health plan arranged by Outreach Data Partners, LP as Plan Sponsor and Administrator. Reinsurance for claims funding is directly procured by the Plan Sponsor and not transacted or facilitated by The Health Benefit Alliance. Monthly costs reflected above include projected administrative and claims funding costs, ambulance transportation assistance fees (provided by MASA MTS), and group Accident Base coverage insurance premiums; additional amount applies for Buy-Up coverage (underwritten by Wellfleet, a Berkshire Hathaway Company). State procurement taxes are additive and noted separately. As MASA ambulance assistance is not available to residents of AK, ND, NJ, NY and WA, monthly costs will be adjusted accordingly for affected applicants.

The Health Benefit Alliance does not transact the placement of, nor receive any compensation for, any insurance product.

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Outreach Data Partners LP

PARTNERSHIP HAS ITS ADVANTAGES

The Legend Platform

If you're not paying for the product, then **YOU ARE** the product

For years, big tech companies have been making billions of dollars by both quietly collecting and selling their customers' personal data, and monetizing their attention by selling ads exploiting the private information the tech companies sell to one another.

Change starts with "What if...?"

But what if a tech company created a platform that gave users the opportunity to make the large majority of the money generated by the value of their attention and personal data, while simultaneously keeping their data anonymous and NEVER selling that data to third parties? This is the animating idea behind Legend, based on the Legend mobile browser apps for both Apple iPhone and Android based phones.



A platform of user empowerment

The Legend Platform was developed by a group of dedicated technology, creative, and entrepreneurial professionals who believe the monopolization of profits by using people's personal data and online attention by a few massive technology companies is wrong.

As you browse the web, when ads are purchased there will be pop up boxes describing advertisements and special offers tailored just for you. For each ad or offer you opt to view, you'll have the opportunity to be paid a majority percentage of the revenue generated by Legend from the ad. Also, the Legend Browser allows you to rate your experience of the websites you visit, with the possibility of being paid by the sites you rate for your opinion while keeping your site ratings for future reference.

Outreach Data Partners LP

Outreach Data Partners LP is a U.S. limited partnership with headquarters in Atlanta, GA and is open to all adult U.S. residents. By leveraging the Legend Platform and through the execution of a joinder agreement, Outreach Data Partners LP affords active owners the opportunity to share in net profits when earned and to participate in our company health plan. Active owners are generally defined as those contributing service to the organization by being actively logged into the Legend Web browser for at least 500 hours per year.

The process is easy, and benefit eligibility is immediate.

