



## Freedom Plan

Our Freedom Plan was designed exclusively for you. As former first responders, First Responder Health Group is passionate about serving law enforcement officers, firefighters, EMTs, 911 dispatchers, paramedics, nurses, doctors, correctional officers, probation officers, and state/federal agents.

This program includes 100% coverage for preventive services as outlined by the Affordable Care Act (ACA). Includes doctor office visit copays, pharmacy, lab, imaging, mental health, unlimited telemedicine, health benefits app, plus worldwide emergency, surgery and hospitalization.



The average cost of a PPO Health Insurance plan in the marketplace is well over \$850 per month for ONE PERSON and over \$1,800 per month for a couple. On average, our members save 30% or more over traditional health insurance, resulting in thousands of dollars of annual savings.



### First Health Aetna PPO Network

Large national provider network by First Health Aetna PPO Network



### Enroll Anytime

Sign up by the 20th to begin the 1st of the following month



### No Long Term Contracts

No long term commitments. Withdraw anytime!



### Care Coordination

Our care navigation team can help navigate the complexities of the healthcare system



### ACA Compliant

Meets Part A of the Affordable Care Act (ACA)



### Health Benefits App & Online Portal

Benefits, ID cards, Rx, telehealth, claims, and more are easily accessed in our app or online health portal

## PPO Provider Network

Provider network by First Health Aetna PPO Network.

To locate a provider visit <https://www.FirstHealthIbp.com/>

Select provider type, and enter zip code. In left margin, refine search by selecting type of doctor.

### Medical Benefits

Preventive / Wellness	Covered at 100%
Primary Doctor & Pediatric-Sick Visits	\$25 copay - unlimited visits
Specialist Doctor	\$35 copay in-network - 5 visits per year
Urgent Care	\$50 copay in-network - 3 visits per year
Virtual Urgent Care, 24/7/365 with Licensed, Board- Certified Physicians	\$0 copay - unlimited
Diagnostic Labs	\$50 copay (must be performed in outpatient facility and not a hospital or emergency room)
Emergency Room	\$250 copay - 1 visit per year (additional visits can utilize Health Share)
Maternity Pre/Post Natal Consultation	\$25 copay - 3 visits per year
Mental Health, Substance Abuse Consultation	\$25 copay - 3 visits per year
Virtual Counseling - Consult with a Master-level Therapist/Counselor	\$0 copay. Number of counseling sessions will be clinically appropriate based on the issue.
Breast Cancer Mammography Screening	Plan pays 100%. Screenings every 1-2 years for women over 40 years old.
Cervical Cancer Screening	Plan pays 100%. Women ages 21 to 29 pap test every 3 years. Women ages 30 to 65 every 3 years if you only have a pap test. Every 5 years if you have both a pap test and an HPV test.
Colorectal Cancer Screening	Plan pays 100% starting at age 50
Immunizations Per ACA Guidelines	Plan pays 100%

Once copay limits have been reached, additional costs may qualify for Health Share after UA has been met.

Pre-existing condition limitations may apply. See page 3 for details.

### Rx Benefits

Program provides over 1,000 routinely prescribed ACUTE and CHRONIC drugs at no cost. Plus, access to thousands of other medications at the fraction of retail cost.

Over 70,000 in-network retail pharmacies and mail-order available.

Access to thousands of drugs that are not on the formulary starting at just \$14.95 per fill.

Men's Health: Viagra® and Cialis® can be purchased exclusively via mail-order and limited to 72 generic Viagra 50/100mg pills or 48 generic Cialis 5/20mg pills per year.

Access to our Diabetic Supply, International Pharmacy, and Prescription Assistance Program.

Once copay limits have been reached, additional costs may qualify for Health Share after UA has been met.

Pre-existing condition limitations may apply. See page 3 for details.

\*Formulary available upon request.

\*\*Provider network by First Health Group Corporation, a wholly owned subsidiary of Aetna Inc., a CVS Health Company.

# Emergency, Surgery, Hospitalization, and other Medical Expenses <sup>1</sup>

## Overview

Health Share covers your emergency, surgery, hospitalization, and other medical expenses.

- No annual caps or lifetime limits
- One-of-a-kind maternity program
- “Know before you go” pricing
- Holistic and alternative care options
- Quick bill processing
- Advocacy support

### <sup>1</sup>Pre-Existing Condition Benefit Limitations

For more information, refer to the "Pre-Exisitng Medical Conditions" section.

## What is a UA?

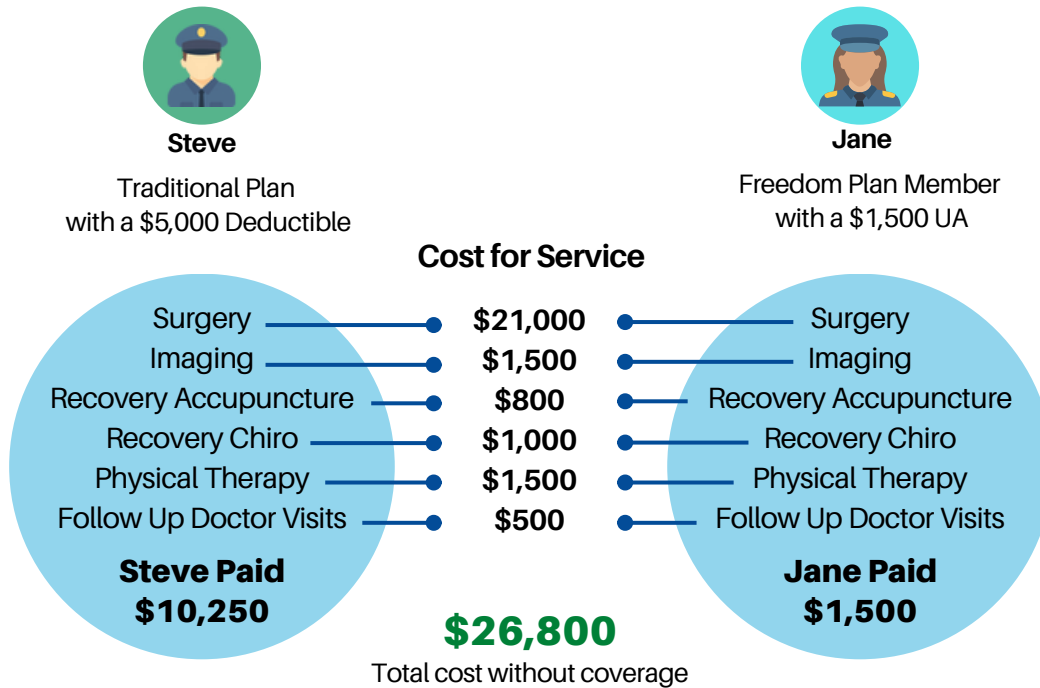
Similar to a deductible, the Unshared Amount, or UA, is the amount a member will pay per incident before the ShareWELL shares in medical expenses. The lower your UA, the higher your monthly contribution will be.

After the UA is met, additional eligible medical expenses are provided for. If you chose an UA of \$1,500 and are hospitalized with a heart attack, you pay the UA. That’s it!

Members do not pay for the same Sharing Request within 12 months of the last treatment date. Additionally, members will not be responsible for more than two UAs in a rolling 12-month period.

## Comparison Scenario

Steve and Jane both needed shoulder surgery. Their financial experiences were vastly different.



## How does Health Share work?

- 1 Submit a sharing request: Unless it is an emergency, contact your Care Navigator prior to any medical appointment. Our Medical Advocacy team can help navigate your healthcare experience.
- 2 When your Sharing Request is determined eligible, we will work with you to coordinate provider payments. As you receive bills from your provider, request itemized statements and send them through your member portal.



## Freedom Plan Member Pricing

Unshareable Amount per Medical Event x2 per rolling 12-month period	\$1500 UA		\$3000 UA		\$6000 UA	
	Under 50	Over 50	Under 50	Over 50	Under 50	Over 50
<b>Member Only</b>	<b>\$530.00</b>	<b>\$602.00</b>	<b>\$472.00</b>	<b>\$522.00</b>	<b>\$459.00</b>	<b>\$504.00</b>
<b>Member + Spouse</b>	<b>\$895.00</b>	<b>\$1018.00</b>	<b>\$758.00</b>	<b>\$855.00</b>	<b>\$712.00</b>	<b>\$815.00</b>
<b>Member + Child(ren)</b>	<b>\$889.00</b>	<b>\$1011.00</b>	<b>\$776.00</b>	<b>\$865.00</b>	<b>\$750.00</b>	<b>\$822.00</b>
<b>Member + Family</b>	<b>\$1218.00</b>	<b>\$1383.00</b>	<b>\$1047.00</b>	<b>\$1179.00</b>	<b>\$984.00</b>	<b>\$1101.00</b>

Plan and premiums published as of September 2024 and are subject to change at any time

\*\*Surcharge added for tobacco use

## Actual plan comparison of FREEDOM Plan vs. traditional off-exchange PPO Insurance Plans

Monthly Premium	Freedom Plan	Silver 70 PPO	Bronze 60 PPO
<b>Member Only</b>	\$530	\$1121.05	\$942
<b>Member + Spouse</b>	\$895	\$2192.61	\$1843.49
<b>Member + Family</b>	\$1218	\$3356.83	\$2247.56
<b>UA/Deductible</b>	\$1500 UA	\$5400 Deductible	\$6300 Deductible
<b>Generic Rx</b>	\$0	\$19	\$0
<b>Max Out-Of-Pocket</b>	UA	\$9100	\$9100
<b>PCP Office Visit</b>	\$25	\$50	\$60
<b>Hospitalization</b>	UA	30% After Deductible	40% After Deductible
<b>Network</b>	Full PPO Access	Full PPO Access	Full PPO Access

\*This is a basic plan comparison. This is not a formal SBC Document. Reference plan SBC's for full details on benefits and coverage

**Join First Responder Health Group today!**

[www.firsthealthgroup.com](http://www.firsthealthgroup.com)

Email: [info@firstresponderhealthgroup.com](mailto:info@firstresponderhealthgroup.com)

Call: 800-624-1153



01/22/2025

Meets Part A of the Affordable Care Act (ACA)  
Preventative Services Requirements

Plan not available in WA or VT

## Pre-existing Medical Conditions for Health Share

This section refers to pre-existing medical condition limitations for ShareWELL as listed on Page 3 (Emergency, Surgery, Hospitalization, and other Medical Expenses). Limitations are applied based on the first date of active membership. This section defines pre-existing medical conditions and outlines related sharing limitations.

### Definition of Pre-Existing Medical Condition

Any illness or injury for which a person has had any of the following occur:

- Been examined
- Taken medication
- Had symptoms
- Received medical treatment

Within 24 months prior to the effective date of the membership is considered a pre-existing condition.

### Pre-existing For Cancer

Any testing, preventive treatments, prophylactics, or medications that were taken by the member 36 months prior to the start date of a previously diagnosed cancer will result in a recurrence of that type of cancer being considered a pre-existing condition.

### Exceptions That Are Not Considered Pre-existing

High blood pressure, high cholesterol, hyperthyroidism, hypothyroidism, and type 2 diabetes will not be considered preexisting conditions as long as the member has not been hospitalized for the condition in the 12 months before enrollment.

### Pre-Existing Condition Phase-in Period

- Pre-existing conditions have a phase-in period wherein sharing is limited. Members have a one-year waiting period from the initial enrollment date before pre-existing conditions are eligible. After the first year, pre-existing Sharing Requests are eligible with a sharing limit that increases each membership year.
- Eligible amounts for pre-existing conditions:
  - Year One: \$0 (waiting period)
  - Year Two: \$30,000 maximum per need
  - Year Three: \$60,000 maximum per need
  - Year Four: \$150,000 maximum per need
  - Year Five: The sharing maximum is removed for all pre-existing conditions.

### Maternity

There is a 30-day waiting period from membership start date for maternity expenses.