

Frequently Asked Questions

Medical - Bay Bridge Administrators MEC with DPC

Is Healthcare2U considered health insurance?

No, Healthcare2U is not insurance. Healthcare2U provides an annual healthcare membership based on the Direct Primary Care payment model - an innovative alternative payment model that consists of a flat and affordable membership fee.

Is Healthcare2U limited to certain geographical locations?

No, Healthcare2U's membership is available nationwide.

If I have any pre-existing conditions like diabetes or hypertension, can I still sign up?

Yes, we accept pre-existing conditions. Healthcare2U detects, treats and manages 13 of the most prevalent disease states through our partner-physician clinics for a \$10 fee per visit. Members receive unlimited physician-office visits, so they can take the necessary steps to get treatment before an illness becomes serious.

Can I choose my own doctor?

- YES. For all of your covered preventive services (blood pressure screening, cholesterol screening, well woman visits, mammogram, immunizations, etc), you can choose your doctor from the PHCS Preventive Services network. PHCS/Multiplan is the largest private network in the country. Go to www.multiplan.com to search for a doctor in the PHCS Preventive Only network.
- When utilizing Direct Primary Care, Healthcare2U will schedule you to see a doctor in their network. This could be for minor illnesses or injuries when you need to see a doctor quickly. Simply call HC2U and you will be offered the option of a virtual visit, a primary care office visit or an urgent care visit. HC2U will do all of the scheduling of your visit.

Can I find out if my doctor is in the Healthcare2U?

- When you call HC2U, you can ask if a specific provider is part of their network.
- HC2U does not publish a list of providers in their network. Since walk ins are not allowed, HC2U does not want members to make the mistake of going to see a doctor directly and believing their visit will be covered. **To access the HC2U benefits, you MUST start by calling HC2U.**
- HC2U has primary care physicians and urgent care facilities in over 42,000 zip codes across the U.S.

How can I see if my medications are covered by the ProCare Rx Flexcard program?

- The Flexcard most commonly used medications formulary can be found by going to www.flexrxcard.com
- The most commonly used medications formulary is only a small sample of drugs covered by the ProCare Rx plan. There are over 7,000 drugs that are part of the plan that all include a negotiated discount. Discounts on medications are up to 85% off retail pricing
- For additional prescription assistance you can create an account at memberaccess.procarerx.com or call ProCare Rx at 1-855-828-1484

Do I need an ID Card to use my benefits?

Yes. You will need an ID card when you see a PHCS network doctor for a covered preventive service. AND you will need to show your ID card at the pharmacy when purchasing prescription medications.

How do I get my ID cards

- ID cards will be available on The Health Wallet app which can be downloaded to any iPhone or android phone. Just go to the App Store (iPhone) or Google Play Store (android) and search for “The Health Wallet”. Once the app is on your phone, simply open and follow the instructions.
- If you can’t access the Health Wallet app, you can request ID cards by emailing idcards@bbamin.com

Can Healthcare2U physicians treat any medical condition?

Our physicians can treat many medical conditions including certain chronic conditions within manageable ranges like diabetes or hypertension. There may be times when patients will need to be referred to a specialist or hospital. Specialist care and hospital coverage is not included under the Healthcare2U membership agreement.

What is included within the MyDPCPlus membership?

- Unlimited doctor visits for a \$10 visit fee
- Unlimited urgent care visits for a \$25 visit fee
- Unlimited access to bilingual licensed medical providers online or by phone, 24/7/365 for minor illnesses and injuries at \$0 out of pocket cost to members
- Annual physical with four labs: complete metabolic panel (CMP), complete blood count (CBC), thyroid stimulating hormone (TSH) and lipid panel
- Well-woman pap smear pathology interpretation is not included.
- Annual physicals available after 6 consecutive months of membership.
- Unlimited chronic disease management for 13 of the most prevalent chronic disease states
- Generic-first protocols practiced by physicians

Why can't I view clinic addresses, names and phone numbers?

We do not share clinic information until a member schedules an appointment. This is to curtail walk-in appointments, which are not included in Healthcare2U's membership.

Does this membership cover hospital care or specialty care?

Hospital Care:

Healthcare2U's MyDPCPlus does not include inpatient or outpatient hospital services. In addition to this membership, many members have/acquire a high-deductible wraparound policy to cover the emergency care that is not covered under Healthcare2U.

Specialty Care:

While Healthcare2U detects, treats and manages 13 of the most prevalent chronic disease states within manageable ranges, we do not provide specialty care outside of our partner- physician clinics. If a member currently sees a specialist for an advanced disease state, we do not recommend leaving that specialist.

If I have Medicare, Medicaid or Tricare, can I enroll in Healthcare2U?

No, unfortunately Healthcare2U cannot accept these members due to insurance regulations.

Is there a limit on the number of times members can see a physician?

No, there is no limit on physician office visits through Healthcare2U. Members schedule their appointments through our Central Scheduling Department for each appointment

Part-time Employee Health Care Plan

Primary Care Plan PLUS



**BAY BRIDGE
ADMINISTRATORS**

*"Your solutions begin
at the Bridge"®*

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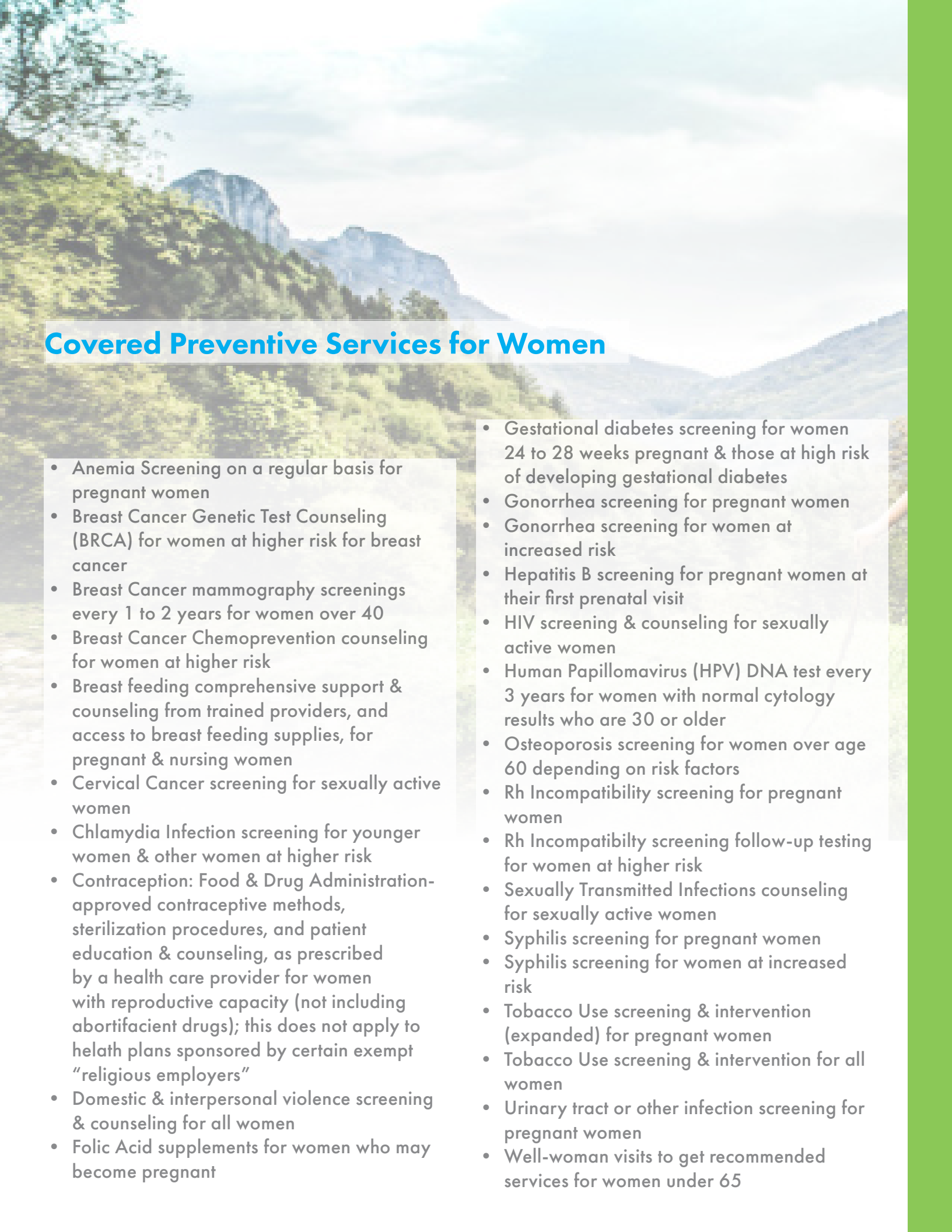
Mandated Preventive Services

No Co-Payment, No Deductible

Benefits are only available when these services are delivered by an in-network provider

Covered Preventive Services for Adults

- Abdominal Aortic Aneurysm one-time screenings for men of specified ages who have ever smoked
- Alcohol misuse screening & counseling
- Aspirin use to prevent cardiovascular disease for men & women of certain ages
- Blood Pressure screenings for all adults
- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal Cancer screening for adults over 50
- Depression screening for adults
- Diabetes (type 2) screening for adults with high blood pressure
- Diet counseling for adults at higher risk for chronic diseases
- Hepatitis B screening for all adults at higher risk
- Hepatitis C screening for adults at increased risk, & one time for everyone born 1945-1965
- HIV screening for everyone ages 15 to 65 & other ages at increased risk
- Immunization vaccines for adults-doses, recommended ages, and recommended populations vary; Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella
- Lung Cancer screening for adults 55-80 because they're heavy smokers or have quit in the past 15 years
- Obesity screening & counseling for all adults
- Sexually Transmitted Infections (STI) prevention counseling for adults at higher risk
- Tobacco use screening for all adults & cessation interventions for tobacco users



Covered Preventive Services for Women

- Anemia Screening on a regular basis for pregnant women
- Breast Cancer Genetic Test Counseling (BRCA) for women at higher risk for breast cancer
- Breast Cancer mammography screenings every 1 to 2 years for women over 40
- Breast Cancer Chemoprevention counseling for women at higher risk
- Breast feeding comprehensive support & counseling from trained providers, and access to breast feeding supplies, for pregnant & nursing women
- Cervical Cancer screening for sexually active women
- Chlamydia Infection screening for younger women & other women at higher risk
- Contraception: Food & Drug Administration-approved contraceptive methods, sterilization procedures, and patient education & counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs); this does not apply to health plans sponsored by certain exempt "religious employers"
- Domestic & interpersonal violence screening & counseling for all women
- Folic Acid supplements for women who may become pregnant
- Gestational diabetes screening for women 24 to 28 weeks pregnant & those at high risk of developing gestational diabetes
- Gonorrhea screening for pregnant women
- Gonorrhea screening for women at increased risk
- Hepatitis B screening for pregnant women at their first prenatal visit
- HIV screening & counseling for sexually active women
- Human Papillomavirus (HPV) DNA test every 3 years for women with normal cytology results who are 30 or older
- Osteoporosis screening for women over age 60 depending on risk factors
- Rh Incompatibility screening for pregnant women
- Rh Incompatibility screening follow-up testing for women at higher risk
- Sexually Transmitted Infections counseling for sexually active women
- Syphilis screening for pregnant women
- Syphilis screening for women at increased risk
- Tobacco Use screening & intervention (expanded) for pregnant women
- Tobacco Use screening & intervention for all women
- Urinary tract or other infection screening for pregnant women
- Well-woman visits to get recommended services for women under 65

Covered Preventive Services for Children

- Alcohol & Drug use assessment for adolescents
- Autism screening for children at 18 & 24 months
- Behavioral assessments for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Cervical Dysplasia screening for sexually active females
- Depression screening for adolescents
- Developmental screening for children under the age of 3
- Dyslipidemia screening for children at higher risk of lipid disorders at the following ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Fluoride Chemoprevention supplements for children without fluoride in their water source
- Gonorrhea preventive medication for the eyes of all newborns
- Hearing screening for all newborns
- Height, weight, and Body Mass Index measurements for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Hematocrit or Hemoglobin screening for children
- Hemoglobinopathies or sickle cell screening for newborns
- Hepatitis B screening
- HIV screening for adolescents at higher risk

- Hypothyroidism screening for newborns
- Immunization vaccines for children from birth to age 18- doses, recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis, Haemophilus influenzae type B, Hepatitis A, Hepatitis B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Meningococcal, Pneumococcal, Rotavirus, Varicella
- Iron supplements for children ages 6 to 12 months at risk for anemia
- Lead screening for children at risk of exposure
- Medical History for all children throughout development at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Obesity screening & counseling
- Oral Health risk assessment for young children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years
- Phenylketonuria (PKU) screening for this genetic disorder in newborns
- Sexually Transmitted Infection (STI) prevention counseling & screening for adolescents at higher risk
- Tuberculin testing for children at higher risk of tuberculosis at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years
- Vision screening for all children

Welcome to
Direct Primary Care *Plus*
from Healthcare 2U

Unlimited Chronic Disease Management

■ Unlimited treatment and management of 13 chronic disease states for the same \$10 visit fee. Healthcare2U accepts pre-existing conditions within manageable ranges, including:

- | | |
|------------------|----------------|
| ● Anxiety | ● Diabetes |
| ● Arthritis | ● Fibromyalgia |
| ● Asthma | ● GERD |
| ● Blood Pressure | ● Gout |
| ● CHF | ● Hypertension |
| ● COPD | ● Thyroid |
| ● Depression | |

Unlimited Direct Primary Care

■ Unlimited doctor visits with a \$10 visit fee

■ Unlimited urgent care visits with a \$25 visit fee

■ Annual Physical with four labs:

- complete metabolic panel (CMP)
- complete blood count (CBC)
- thyroid stimulating hormone (TSH)
- lipid panel

■ Patient navigation center staffed by bilingual medical assistants to schedule care for members and eligible participants

Unlimited Virtual DPC

■ Unlimited access to bilingual licensed medical providers online or by phone, 24/7/365 for minor illnesses and injuries at \$0 out of pocket cost to members



Welcome to ProCare Rx:

How to Use Your Flex Rx Card:

- Present Your Plan ID card along with your prescription to the pharmacy

Accepted at over 65,000 pharmacies including many

- local, independent, regional, and national chains such as Wal-Mart, Sam's Club, Kroger, HEB, Safeway and many more

- Save up to 85% on your prescriptions

- Take the Flex RX Card Formulary showing samples of the most commonly prescribed drugs with you to your doctor

- Cost-saving, convenient 90 day supply may be available at the pharmacy. Home delivery 90 day supply is also available with Mail Order Service

- When available, clinically equivalent generic drugs provide the best cost savings

- Customer Care Center is available 24/7/365

Preferred Chain Pharmacies



Some of the Most Commonly Prescribed Medications:

Anti-Depressants
Anti-Anxiety
Blood Pressure
Beta Blockers
Pain Relievers
Diuretics
Antibiotics
Anti-Seizure
ADHD

Included Additional Benefits

Off-the-Job Accident Low & High Plan

- Up to \$250 for a visit to the ER, Urgent Care or Physician's office
- \$100 per day for a Hospitalization
- \$100 for a Ground Ambulance & \$200 for an Air Ambulance
- Up to \$2,000 for a Fracture or Dislocation
- Up to \$20,000 for Accidental Death (employee); Up to \$10,000 (spouse); Up to \$5,000 (child)

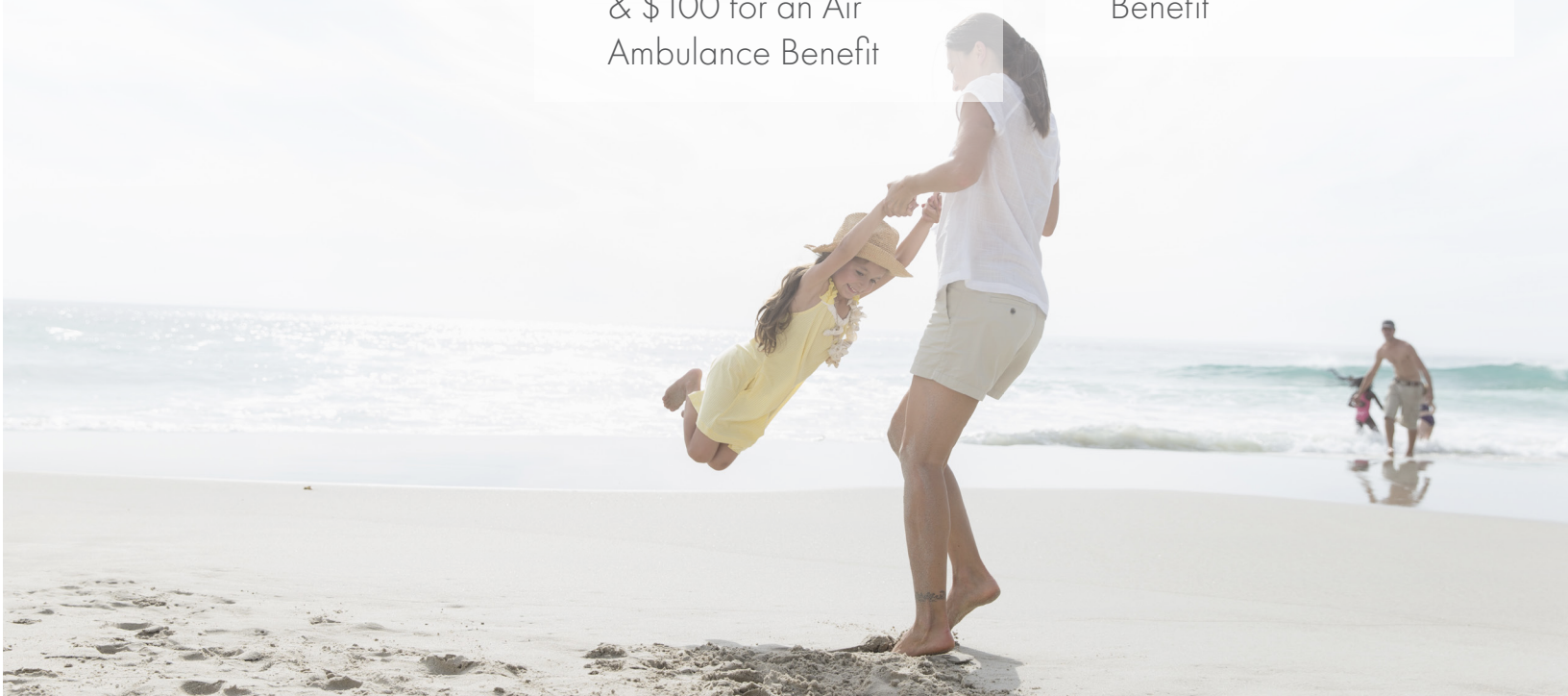
*additional injury specific benefits also available

Hospital Indemnity Low Plan

- \$1,000 for Admission to Hospital
- \$500 Hospital Confinement (days 2-3)
- \$100 Hospital Confinement (days 4-60)
- \$500 Inpatient Surgery Benefit
- \$250 Outpatient Surgery Benefit
- \$100 Anesthesia Benefit
- \$50 Physician Office Visit (2 max/yr, 4 per family)
- \$0 Diagnostic Procedure (2 max/yr)
- \$150 Emergency Room Benefit (2 max/yr)
- \$50 for a Ground Ambulance Benefit & \$100 for an Air Ambulance Benefit

Hospital Indemnity High Plan

- \$2,000 for Admission to Hospital
- \$1,000 Hospital Confinement (days 2-3)
- \$100 Hospital Confinement (days 4-60)
- \$1,000 Inpatient Surgery Benefit
- \$500 Outpatient Surgery Benefit
- \$200 Anesthesia Benefit
- \$50 Physician Office Visit (2 max/yr, 4 per family)
- \$500 Diagnostic Procedure (2 max/yr)
- \$200 Emergency Room Benefit (2 max/yr)
- \$50 Ground Ambulance & \$100 Air Ambulance Benefit



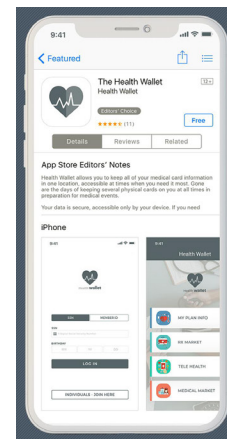
Health**Wallet**

How to Use Health Wallet

The Health Wallet app is where you will find details on your Health plan benefits and where you will access your ID cards.

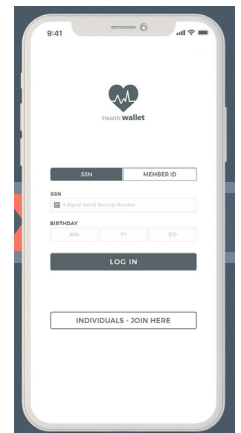
➤ Go to the Apple Store or Google Play Store.

- Type in "The Health Wallet".
- Download "The Health Wallet" App.
- Open "The Health Wallet" App.



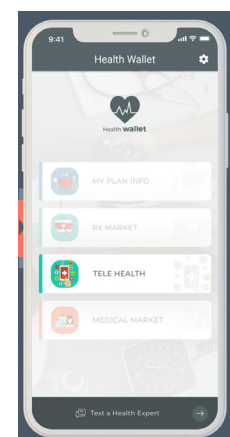
➤ To login, enter your SSN or Member ID, along with your birthday.

- Once logged in, you have four options: My Plan Info, Telehealth, Rx Market and Medical Market
- Click on "My Plan Info" to access your medical, dental, vision ID cards and other lines of coverage information.



➤ To connect to Telemedicine, click on "Telehealth" and it will automatically dial so you can request a consult.

- If it is your first time requesting a consult, you must register yourself first by providing personal information.
- A licensed physician will call you back within 16 minutes on average.



To Find an In-Network Physician for Your Covered Preventive Services Visit Multiplan.com and Click on the Following Links:

Learn more >

Click on "Find a Provider"

PROVIDERS

PAYORS

Find a Provider



Company Careers KnowledgeHub Investors

Search for providers
in your network

Click on "Select Network"

Select Network

Providers listed may not be in your
network

Click on "PHCS"

Which network would you like to search?
(Network logo usually appears on the front or back of your
benefits ID card)

PHCS

MultiPlan

HealthEOS

ValuePoint

Beech Street

AMN, RAN, and/or HMN

First Choice Health Network

I don't see one of these

Click on "Preventive Services Only"

Back

Do you see any of these statements on your
benefits ID card?

(Statement usually appears below the logo)

Out of Area

Extended PPO

Limited Benefit Plan

Practitioner Only

Hospital Only

Practitioner & Ancillary

Preventive Services Only

Specific Services

Healthy Directions

I don't see any of these statements

PHCS

Change Network

☐ Remember my network

PHCS Preventive Services Only

Search by name, specialty, facility type

Near

City/County



Enter Zip Code