



Access Healthcare Controlled Costs

Rising health care costs are impacting businesses and employees alike. One solution has been high deductible health policies; however, cost sharing (high deductibles and payroll deduction) discourages enrollment and results in fewer employees having access to basic healthcare services, like routine doctor visits.

Pan-American Benefits Solutions has partnered with Healthcare2U to provide low cost direct access to basic healthcare services. Affordable access, facilitated by the employer, solves a fundamental healthcare problem and also addresses one of the biggest challenges facing service sector employers, **turnover**. PANAMED (access-based indemnity health insurance), provides a combined network of over 500,000 providers

nationwide. PANAMED provides simple to use direct benefits without de-ductibles or coinsurance. Complementing PANAMED, Healthcare2U's Direct Primary Care plus provides unlimited access to their nationwide proprietary Private Physician's Network (PPN)[™] of board-certified doctors, urgent care and 24/7/365 Unlimited Virtual DPC.



What does this mean for employers?

- Retain and attract top employees with a small budgetary expense relative to high turnover costs
- Quality basic healthcare at a minimal cost
- Tax-deductible premiums
- Minimal administration required
- Advocacy support for members
- Plans can be placed under Section 125/Cafeteria plan
- Easy enrollment



Plan Highlights

- No exclusions for pre-existing conditions within manageable states.
- Guaranteed Issue - no medical questions during open enrollment
- First dollar coverage - no deductibles
- Includes coverage for prescriptions and accidents
- Full bilingual service (English-Spanish)

3 Easy Ways to See a Doctor!

1

Unlimited Telehealth*

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

2

Unlimited Direct Primary Care*

Unlimited doctor visits with only a \$10 visit fee
Unlimited urgent care visits for only a \$25 fee

Annual physical with four labs: complete metabolic panel (CMP), complete blood count (CBC), thyroid stimulating hormone(TSH) and lipid panel

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

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 states, including:

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

3



PANAMED Indemnity Plan & National PPO Network

PANAMED is a limited benefit indemnity plan that pays a fixed benefit amount per day to help cover the cost of common medical services and provides access to a National PPO discount Network to help minimize out-of-pocket expenses.

Some of these services include:

- Doctor Visits
- Diagnostic Tests and X-Rays
- Hospitalization
- Surgery
- Anesthesia
- Intensive Care
- Accidents
- Emergency Room
- Wellness Services



* No walk-ins allowed. Unlimited services (including Virtual DPC/telehealth) must be accessed through Healthcare2U's Central Scheduling Department (CSD). In-office appointments are only available within business hours (Monday through Friday, 7 AM to 6 PM CST). The CSD may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services.

- Healthcare2U's Direct Primary Care is a healthcare membership. It is not insurance.

- Well-woman pap smear pathology interpretation is not included.

- Telehealth services are provided through MeMD, a third-party provider.