



Bridgewell Health

LIMITED BENEFIT PLANS

Our value-based offering doesn't stop with solutions for major medical gap coverage or Minimum Essential Coverage. Bridgewell Health is pleased to offer three unique limited benefit plans that cover all the bases for preventive and wellness services but also go a step further, offering limited outpatient and

inpatient medical benefits to give employers maximum flexibility in addressing costs and plan benefits while still prioritizing employee health. These Limited plans offer an additional layer of tangible medical-related benefits for employees - in categories that they will appreciate!



Advantages for ACA-Compliance

MINIMUM ESSENTIAL COVERAGE & MORE!

Since provisions of the Affordable Care Act (ACA) were implemented in 2016, employers with 50 or more full-time (or equivalent) employees are required to provide at least a Minimum Essential Coverage group health benefit plan to avoid the \$2,000 per employee tax for non-compliance.

To address this need, Bridgewell Health provides three Limited Benefit plan designs to meet the minimum essential coverage required services for employers in search of an affordable, ACA-compliant solution.

Our Limited plans provide employers with an expanded set of options with regards to ACA-compliance. In addition, if you offer our Limited plans alongside a major medical plan that meets the requirements for Minimum Value, you can also eliminate the possibility of the \$3,000 tax penalty in the event that an eligible employee purchases insurance through the Marketplace.

Bridgewell Health's Limited Benefit Plans are also designed to integrate seamlessly alongside our MEC Simple and MEC Plus plans.

KEY PLAN FEATURES

- Provides coverage for 64 preventive and wellness services.
- Includes 24/7/365 telemedicine consultations at \$0 copay.
- No medical underwriting required.
- No pre-existing condition limitations.
- No waiting periods.
- Primary care and specialist office visit benefits included with each Limited plan.
- Limited benefits include outpatient lab, emergency services, outpatient surgery and inpatient hospitalization.
- Rx Discount Card and Generic Prescription Coverage options available.



COVERED SERVICES

Bridgwell Health's Limited Plans meet the criteria for preventive and wellness services as designated by the Centers for Medicare and Medicaid Services (CMS) by offering the following covered benefits:



15 COVERED PREVENTIVE SERVICES FOR ADULTS (AGES 18 AND OLDER)

- | | | |
|------------------------------|------------------------------|--|
| 1. Abdominal Aortic Aneurysm | 6. Colorectal Cancer | 11. Immunizations |
| 2. Alcohol Misuse | 7. Depression Screening | 12. Obesity Screening |
| 3. Aspirin for CVD | 8. Type 2 Diabetes Screening | 13. Sexually Transmitted Infection (STI) Prevention Counseling |
| 4. Blood Pressure | 9. Diet Counseling | 14. Tobacco Use Screening |
| 5. Cholesterol | 10. HIV Screening | 15. Syphilis Screening |



23 COVERED PREVENTIVE SERVICES FOR WOMEN (INCLUDING PREGNANT WOMEN)

- | | | |
|--|---|--|
| 1. Anemia Screening | 8. Chlamydia Infection Screening | 16. Human Papillomavirus (HPV) DNA Test |
| 2. Bacteriuria urinary tract infection screening | 9. Contraception (FDA Approved) | 17. Osteoporosis Screening |
| 3. BRCA Counseling | 10. Domestic and interpersonal violence screening | 18. Routine prenatal visits |
| 4. Breast Cancer Mammography | 11. Folic Acid Supplements | 19. Rh Incompatibility Screening |
| 5. Breast Cancer Chemoprevention Counseling | 12. Gestational diabetes screening | 20. Tobacco Use Screening |
| 6. Breastfeeding Support / Counseling | 13. Gonorrhea Screening | 21. Sexually Transmitted Infections (STI) Counseling |
| 7. Cervical Cancer Screening | 14. Hepatitis B Screening | 22. Syphilis Screening |
| | 15. Human Immunodeficiency Virus (HIV) Screening | 23. Well-woman visits |



26 COVERED SERVICES FOR CHILDREN (UNDER 26 YEARS OLD ON PARENT'S PLAN)

- | | | |
|---|---|--|
| 1. Alcohol and Drug Use Assessments | 11. Gonorrhea Preventative Medication | 20. Medical History through Developmental Ages |
| 2. Autism Screening | 12. Hearing Screening for Newborns | 21. Obesity screening and Counseling |
| 3. Behavioral Assessments | 13. Height, Weight and Body Mass Index Measurements | 22. Oral Health Risk Assessment |
| 4. Blood Pressure Screening | 14. Hematocrit or Hemoglobin Screening | 23. Phenylketonuria (PKU) Screening |
| 5. Cervical Dysplasia Screening | 15. Hemoglobinopathies or Sickle-Cell Screening | 24. Sexually Transmitted Infection (STI) prevention counseling |
| 6. Congenital Hypothyroidism Screening | 16. HIV Screening | 25. Tuberculin Testing |
| 7. Depression screening | 17. Immunizations | 26. Vision Screening |
| 8. Developmental Screening / Surveillance | 18. Iron supplements | |
| 9. Dyslipidemia Screening | 19. Lead Screening | |
| 10. Fluoride Chemoprevention Supplements | | |

IMPORTANT NOTES:

1) Plan participants must see a doctor within the PHCS PPO Network in order to be covered for the preventive services listed as part of the covered benefits summary.

2) All Mammography and Colonoscopy Screening require pre-certification. For pre-certification, members will need to call a Care Coordinator at 1-844-643-5104.

3) All preventive services lab is provided through LabCorp. If there are no LabCorp facilities within 50 miles, members can contact Bridgwell Customer Service at 1-877-939-3434 to discuss other options.

