



## HealthPass New York 2018 Quick Reference Guide

For Questions Call Internal Sales Support at 212.252.8010 or visit [healthpassny.com](http://healthpassny.com)

**Horizontal & Vertical Exchange Model** - Through the HealthPass exchange, employers and their eligible employees can enroll with the medical, dental and vision insurance plan that best fit their needs. In addition, HealthPass offers a range of other voluntary employee benefits which can be selected in conjunction.

**Defined Contribution** - Employer sets a defined dollar amount contribution to cover a portion or the entire cost of one specific plan. This method gives the employee the opportunity to buy up or down into any other plan, as their needs may dictate. This contribution model also allows a company to have a fixed annual health insurance budget.

**Medical Products & Eligibility** - Available to groups in the 5 boroughs of NYC, Long Island, Westchester, Rockland, Orange, Putnam, Dutchess, Ulster and Sullivan Counties  
**Participation Requirements**

- 20% of the total eligible employees must enroll with a HealthPass medical plan.
- 75% of eligible employees can enroll OR have other insurance (i.e. spousal, individual, government, exchange or parental coverage).
  - Replacement of direct business on or off renewal is OK, but HealthPass cannot be offered alongside a group sponsored plan that is one of our partner carriers.
- **Group and Employee Eligibility – Location**
  - Group is subject to 1 rate structure based upon where the business is domiciled.
  - Up to 75% of enrolled employees with HealthPass medical coverage can reside outside of our coverage area (NY, NJ, CT and Bucks County, PA).

**Dental Products** - Dental plans are available to eligible employees whether they elect or waive medical; not a stand-alone product. Employers can offer employees one of the dental packages listed below:

- **Dental Package 1** - All carriers (In-Network only plans) Guardian Managed DentalGuard DMO, Guardian Managed DentalGuard DMO *Plus*, Solstice Dental EPO, Solstice Dental Value EPO and UnitedHealthcare Select DMO
- **Dental Package 2<sup>A</sup>** - Guardian Managed DentalGuard DMO and Guardian DentalGuard Preferred PPO
- **Dental Package 3<sup>A</sup>** - Guardian Managed DentalGuard DMO *Plus* and Guardian DentalGuard Preferred PPO *Plus*
- **Dental Package 4** - Solstice Dental EPO, Solstice Dental Value EPO, Solstice Dental PPO and Solstice Dental Value PPO MAC
- **Dental Package 5<sup>A</sup>** - UnitedHealthcare Select DMO, UnitedHealthcare Low PPO MAC and UnitedHealthcare High PPO MAC
- **Dental Package 6<sup>A</sup>** - UnitedHealthcare INO 100/50/50 and UnitedHealthcare High PPO MAC
- **Dental Package 7** - Not Interested

**Vision Products** - Available to eligible employees whether they elect or waive medical; not a stand-alone product. Employers can offer employees one of the vision packages listed below:

- **Vision Package 1<sup>A</sup>** – Guardian VisionGuard<sup>A</sup>, Solstice Vision PPO and UnitedHealthcare Vision PPO
- **Vision Package 2** – Solstice Vision PPO and UnitedHealthcare Vision PPO
- **Vision Package 3<sup>A</sup>** – Guardian VisionGuard
- **Vision Package 4** – Solstice Vision PPO
- **Vision Package 5** - UnitedHealthcare Vision PPO
- **Vision Package 6** - Not Interested

**EverGuard Products** - Personal Protection from Guardian. Available to eligible employees whether they elect or waive medical; not a stand-alone product. No participation requirements. Employers can offer employees one of the products listed below:

- **EverGuard** – Offers \$1,000 LTD / \$25,000 Term Life / \$75,000 AD&D
- **EverGuard *Plus*** – Offers \$1,500 LTD / \$50,000 Term Life / \$100,000 AD&D
- **EverGuard Dual Option** - EverGuard and EverGuard *Plus*

**Accident Coverage** – Guardian AccidentGuard Adv provides an extra level of financial protection to help cover out-of-pocket medical expenses. To enroll, employees are required to have comprehensive hospital, surgical and medical insurance either through HealthPass or as a valid waiver.

**ID Theft** - Available to eligible employees whether they elect or waive medical (not a stand-alone product). Employers can offer employees ID Theft plans through InfoArmor or LifeLock.

### **Deductibles -**

- Medical deductible applies to the policy year
- Rx deductibles apply to the policy year
- Dental and vision deductibles apply to the calendar year

### **COBRA/NY State Continuation Billing & Administration -**

HealthPass administers COBRA/NY State Continuance on behalf of the employer. Members are billed directly at home, keeping employers from becoming “collection agencies”.

### **Simplified Administration -**

- 1<sup>st</sup> of the month effective date
- Universal Forms - 1 Employee Form for Enrollments/Waivers/Terminations/COBRA
- 1 itemized invoice - 1 check written to HealthPass
- [healthpassny.com](http://healthpassny.com) - includes broker online review accounts function, adds & terms, easy forms access, proposals and links to web based directories.

### **Broker & Client Services Support -**

- In-house Client Services Dept. and Renewals Dept. at 888-313-7277 assists with benefits questions & yearly group renewals.
- Billing & Commissions Dept. at 888-313-7010
- Health Advocate 866.695.8622 helps your clients with concerns related to their healthcare claims and health insurance needs.

### **Broker Commissions**

#### **Medical**

Healthfirst – 4%  
Oscar – 4%  
Oxford – 3.75%

#### **Ancillary**

Dental – 7%  
Life/ADD/LTD – 13%  
Vision – 7%  
Accident – 7%

#### **ID Theft**

InfoArmor – 10%  
LifeLock – 10%

<sup>A</sup>Participation requirements apply.