



Benefits powered by people who care

Rebel Financial

Open Enrollment Overview

Agenda

- Open Enrollment
- Plan Details & Costs
- Enrollment & ID Cards
- Getting Care with Sana
- Sana Care
- Dedicated & Caring Support
- Questions



Plan Details & Costs

Key dates for your company

EVENT	DATE
Receive Login to Sana	December 17, 2024
Open Enrollment Starts	December 17, 2024
Open Enrollment Ends	December 21, 2024
Plan Effective Date	January 1, 2025

H50

PPO Plus HSA

THE BASICS

Deductible	\$5,000 ind. / \$10,000 fam.
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Out of Pocket Max	\$5,000 ind. / \$10,000 fam.
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Coinsurance	100%
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PHYSICIAN SERVICES

Virtual Office Visits Plushcare & Ginger & Blueberry Pediatrics	Free
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Traditional Office Visits	Plan pays 100% after deductible
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Chiropractic Care	Plan pays 100% after deductible
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Acupuncture Visit	Plan pays 100% after deductible
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Mental Health Services	Plan pays 100% after deductible
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In-Hospital Visits, Surgery, Imaging, Anesthesiology, Labs	Plan pays 100% after deductible
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PREVENTIVE & WELLNESS

Routine Adult & Child Care, Immunizations, Cancer Screenings, Mammograms, OB/GYN Exams	Plan pays 100% before deductible
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EMERGENCY SERVICES

Emergency Room	Plan pays 100% after deductible
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Urgent Care	Plan pays 100% after deductible
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PRESCRIPTION DRUGS

Generic	Plan pays 100% after deductible
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Brand Name (Formulary)	Plan pays 100% after deductible
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Brand Name (Non-Formulary)	Plan pays 100% after deductible
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Specialty	Plan pays 100% after deductible
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H50

PPO Plus HSA

Monthly Costs Per Tier

TIER	TOTAL PREMIUM	COMPANY PAYS	EMPLOYEE PAYS
Employee Only	\$498.50	\$450.00	\$48.50
Employee + Spouse	\$1,095.49	\$450.00	\$645.49
Employee + Child(ren)	\$946.22	\$450.00	\$496.22
Employee + Family	\$1,592.98	\$450.00	\$1,142.98

E60

PPO Plus

THE BASICS

Deductible **\$6,000** ind. / **\$12,000** fam.

Out of Pocket Max **\$7,500** ind. / **\$15,000** fam.

Coinsurance **70%**

PHYSICIAN SERVICES

Virtual Office Visits
Plushcare & Ginger &
Blueberry Pediatrics **Free**

Traditional
Office Visits **\$25 primary / \$50 specialty***
*includes psychiatric eval. & mgmt.

Chiropractic Care **\$25 copay**
limit 30 visits

Acupuncture Visit **\$25 copay**
limit 20 visits

Mental Health
Services **Plan pays 70%**
after deductible

In-Hospital Visits,
Surgery, Imaging,
Anesthesiology, Labs **Plan pays 70%**
after deductible

PREVENTIVE & WELLNESS

Routine Adult & Child Care,
Immunizations, Cancer
Screenings, Mammograms,
OB/GYN Exams **Plan pays 100%**
before deductible

EMERGENCY SERVICES

Emergency Room **\$200 Copay**

Urgent Care **\$25 Copay**

PRESCRIPTION DRUGS

Generic **\$10 Retail / \$20 Mail Order**

Brand Name
(Formulary) **\$30 Retail / \$60 Mail Order**

Brand Name
(Non-Formulary) **\$55 Retail / \$110 Mail Order**

Specialty **\$55 Retail / Mail Order N/A**

E60

PPO Plus

Monthly Costs Per Tier

TIER	TOTAL PREMIUM	COMPANY PAYS	EMPLOYEE PAYS
Employee Only	\$518.86	\$450.00	\$68.86
Employee + Spouse	\$1,140.32	\$500.00	\$640.32
Employee + Child(ren)	\$984.96	\$500.00	\$484.96
Employee + Family	\$1,658.20	\$500.00	\$1,158.20

P25

PPO Plus

THE BASICS

Deductible **\$2,500** ind. / **\$5,000** fam.

Out of Pocket Max **\$5,000** ind. / **\$10,000** fam.

Coinsurance **80%**

PHYSICIAN SERVICES

Virtual Office Visits
Plushcare & Ginger &
Blueberry Pediatrics **Free**

Traditional
Office Visits **\$25 primary / \$50 specialty***
*includes psychiatric eval. & mgmt.

Chiropractic Care **\$25 copay**
limit 30 visits

Acupuncture Visit **\$25 copay**
limit 20 visits

Mental Health
Services **Plan pays 80%**
after deductible

In-Hospital Visits,
Surgery, Imaging,
Anesthesiology, Labs **Plan pays 80%**
after deductible

PREVENTIVE & WELLNESS

Routine Adult & Child Care,
Immunizations, Cancer
Screenings, Mammograms,
OB/GYN Exams **Plan pays 100%**
before deductible

EMERGENCY SERVICES

Emergency Room **\$200 Copay**

Urgent Care **\$25 Copay**

PRESCRIPTION DRUGS

Generic **\$10 Retail / \$20 Mail Order**

Brand Name
(Formulary) **\$30 Retail / \$60 Mail Order**

Brand Name
(Non-Formulary) **\$55 Retail / \$110 Mail Order**

Specialty **\$55 Retail / Mail Order N/A**

Monthly Costs Per Tier

TIER	TOTAL PREMIUM	COMPANY PAYS	EMPLOYEE PAYS
Employee Only	\$703.31	\$450.00	\$253.31
Employee + Spouse	\$1,546.10	\$500.00	\$1,046.10
Employee + Child(ren)	\$1,335.40	\$500.00	\$835.40
Employee + Family	\$2,248.41	\$500.00	\$1,748.41



SmartPremium Plus 100/80/50-1500
MAC

PLAN COVERAGE		
Preventive & Diagnostic Exams, cleanings, fluoride, space maintainers, x-rays, and sealants		100%
Basic Minor restorative: fillings Emergency palliative treatment: to temporarily relieve pain Prosthetic maintenance: relines and repairs to bridges, implants, and dentures		80%
Major Endodontics: root canals Periodontics: to treat gum disease Oral surgery: extractions and dental surgery Implants Major restorative: crowns, inlays, and onlays Prosthetics: bridges Prosthodontics: dentures		50%
PLAN MAXES		
Annual maximum applies to diagnostic & preventive, basic services, and major services. Annual max based on Calendar Year.		
Annual Max	\$1,500/year	
PLAN DEDUCTIBLE		
The deductible is waived for diagnostic & preventive services.		
Individual	\$50/year	
Family	\$150/year	

Monthly Costs Per Tier

TIER	TOTAL PREMIUM	COMPANY PAYS	EMPLOYEE PAYS
Employee Only	\$29.74	\$14.87	\$14.87
Employee + Spouse	\$59.49	\$14.87	\$44.62
Employee + Child(ren)	\$62.96	\$14.87	\$48.09
Employee + Family	\$92.71	\$14.87	\$77.84



VSP Choice Plan #4

FREQUENCY	
Exams	12 months
Lenses	12 months
Frames	12 months
Contacts (in lieu of glasses)	12 months

VALUE ADDED PROGRAMS	
Diabetic Eyecare Plus Program	Included
Hearing Aid Discounts	Included
Eye Health Management	Included
Diabetic Exam Reminder Letters	Included

COPAYMENTS	
Contact lens fitting & evaluation	15% discount not to exceed \$60
Materials	\$10
Exam	\$10

IN-NETWORK ALLOWANCES	
Retail Frame Value	\$175 / 20% off coverage
Elective Contact Lenses	\$175
Covered Lens Options	AR Coating, Scratch Coating, Low Vision & Polycarbonate for Children



VSP Choice Plan #4

OUT-OF-NETWORK ALLOWANCES	
Examination, up to	\$45
Single Vision Lenses, up to	\$30
Bifocal Lenses, up to	\$50
Trifocal Lenses, up to	\$65
Lenticular Lenses, up to	\$100
Frame, up to	\$70
Elective Contact Lenses, up to	\$105
Necessary Contact Lenses, up to	\$210

EXTRA DISCOUNTS & SAVINGS	
Lens Enhancements	Most popular are covered with a copay, saving an average of 20-25%
Additional Pairs of Glasses	20% off
Sunglasses	20% off
Laser Vision Correction (LVC)	Average 15% Discount

VSP Choice Plan #4

Monthly Costs Per Tier

TIER	TOTAL PREMIUM	COMPANY PAYS	EMPLOYEE PAYS
Employee Only	\$12.48	\$6.24	\$6.24
Employee + Spouse	\$24.97	\$6.24	\$18.73
Employee + Child(ren)	\$26.71	\$6.24	\$20.47
Employee + Family	\$38.42	\$6.24	\$32.18



Meet our Pharmacy Benefits Manager: SmithRx

Reasons we love SmithRx

- Industry-leading price transparency and partnerships
- Access to 75,000 retail pharmacy locations nationwide, including CVS, Walgreens, Walmart, and more
- Guaranteed best prices at check-out with the SmithRx Assist and Connect programs — manufacturer coupons are applied automatically at check-out.

Get Started

- [Create an account at SmithRx.com](https://smithrx.com)
- Use Find My Meds to find pharmacies and compare prices

Need pharmacy help?

- Use SmithRx chat support
- Call the SmithRx Help Line at (844) 454-5201

NEW



[Amazon Pharmacy](#)

NEW



[Cost Plus Drugs](#)

NEW



[Walmart Mail Order](#)

Save with SmithRx Mail-Order Partners

Use **Find My Meds** in the SmithRx portal to find the best available prices and sign-up instructions.

Mail-Order Discount Example

Supply	<u>Retail Tier 1 Generic</u>		<u>Mail Order Rx</u>
	PPO Plus*	PPO Plus HSA	All Plans
30-Day	\$10	Full Cash Rate	\$4.41
90-Day	\$30	Full Cash Rate	\$6.60

* Without eligible coupons or SmithRx discount programs.

Mail-order discounts may vary due manufacturing costs, SmithRx programs, and the pharmacy selected.

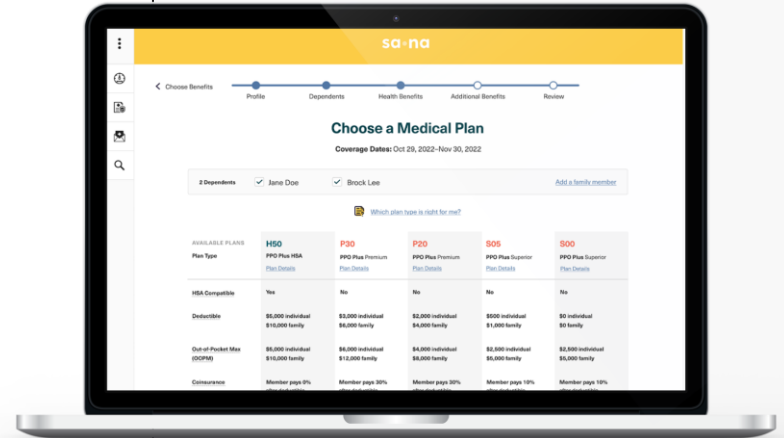


Enrollment & ID Cards

Enrolling is easy.

To get started look for an email with the subject line, **“Welcome to Sana! Select your health plan today.”**

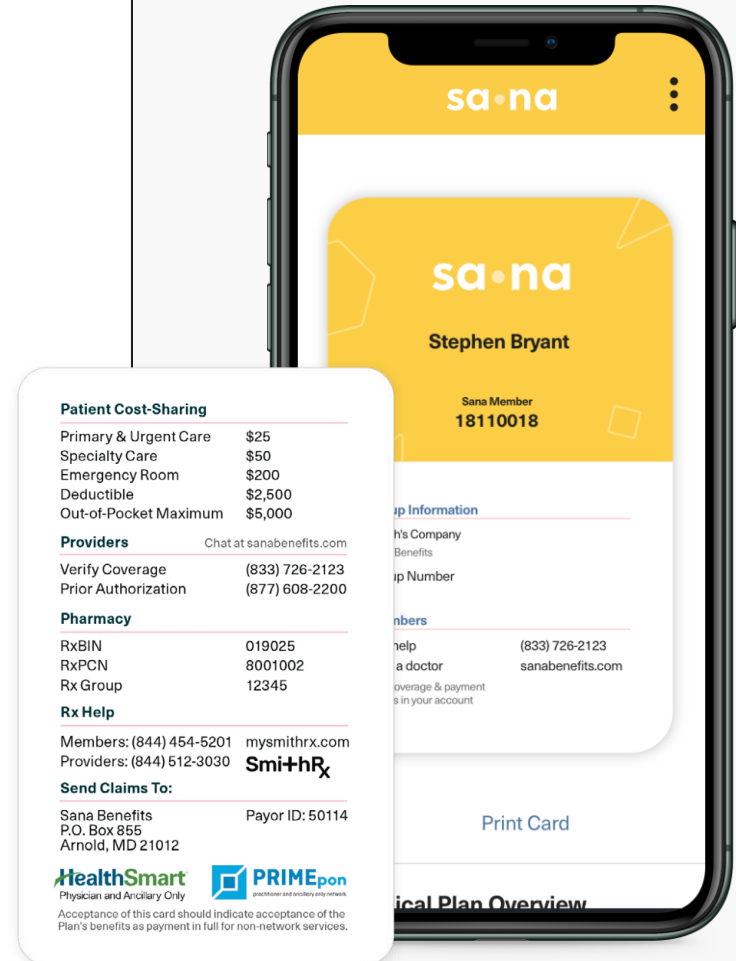
1. Click the link to create your account.
2. Complete your profile.
3. Add any dependents.
4. Review your plan options and select the best plan for you and your family



Digital & physical ID cards

Digital ID cards are created once company admins approve enrollments.

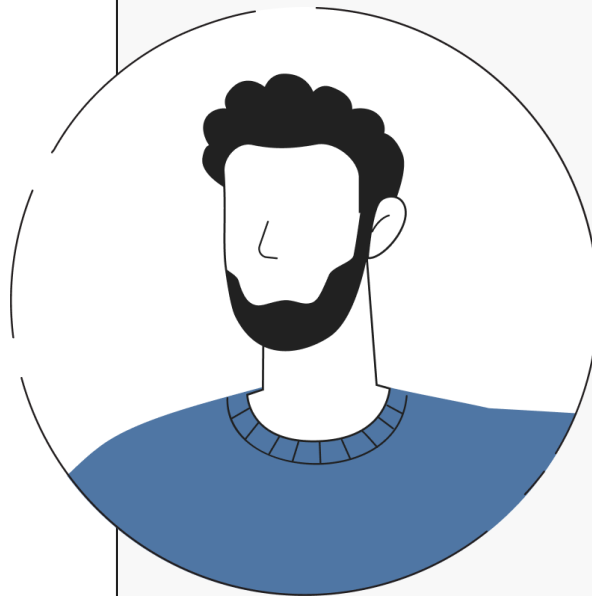
Physical ID cards are mailed and should arrive approximately 2-3 weeks after an enrollment is approved.



Dependent Accounts

Adult dependents can create their own Sana accounts to:

- Access their own dashboards
- View, print, or download their ID cards
- Access plan documents, deductible, and claims info
- Receive member emails, which include important updates about benefits and Sana Care providers



Employees can invite adult dependents to create their own accounts during Open Enrollment or later from their account dashboard.

Getting Care with Sana

You've got options with Sana!



Our Network includes:

- ✓ \$0 Care Partners
- ✓ Contracted Providers
- ✓ Affiliate Networks — access to over a million provider locations nationwide

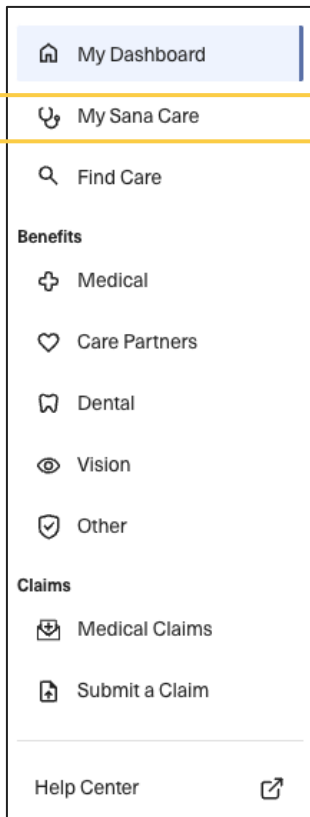
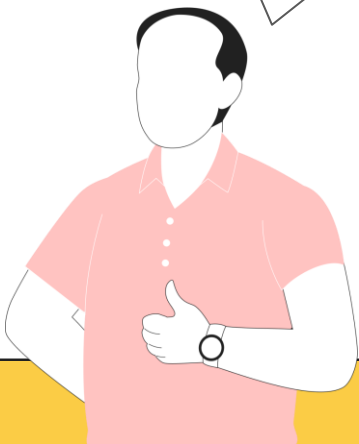
We offer Flex Care options for providers who can't bill Sana.

We will work with any provider and we never charge out-of-network fees.

NEW!

Sana Care

If Sana Care is available where you live, we recommend starting here for care.



[Work with a dedicated team](#) of doctors, nurse practitioners, nurse care managers, and care navigators. No question is too big or small.

A diagram showing four circular portraits of healthcare providers (three women and one man) connected by lines to a central point. Each portrait has a small icon next to it: a clipboard, a telephone, a speech bubble, and an envelope.

Need medical care? Start here.

Sana Care providers are standing by. Get treated now for **free** or get directed to the best care for your condition.

[Get Care Now](#)

\$0 Care Partners

* Indicates \$0 care for all members and plan types

sa•nd

Bloom
powered by Sword

*Digital Pelvic
Therapy



*Pediatric Virtual
Care



World Class
Surgical Care



Durable Medical
Equipment



Urgent Care at
Home



*Emotional
Support, Therapy &
Psychiatry



Imaging Services



Lab Collection
& Testing



*Pregnancy &
Postpartum Care



*Heart Health &
Weight
Management



*Telehealth
& Therapy



*Virtual Physical
Therapy



*Virtual Health
Coaching



*Second Opinions
& Care Navigation

New
partnerships
are coming
Soon!

Why does Sana offer \$0 Care Partners?

It's simple. When you're healthy, we all win.

- ✓ Care Partners are convenient to use, meaning you're more likely to get the care you need — when you need it.
- ✓ Care Partners are free to most members, meaning cost will never get in between you and the care you need.
- ✓ Care Partners ensure you will always receive high quality, trusted care.
- ✓ Care Partners help you feel empowered to take a proactive role in your healthcare, even with your busy lifestyle.

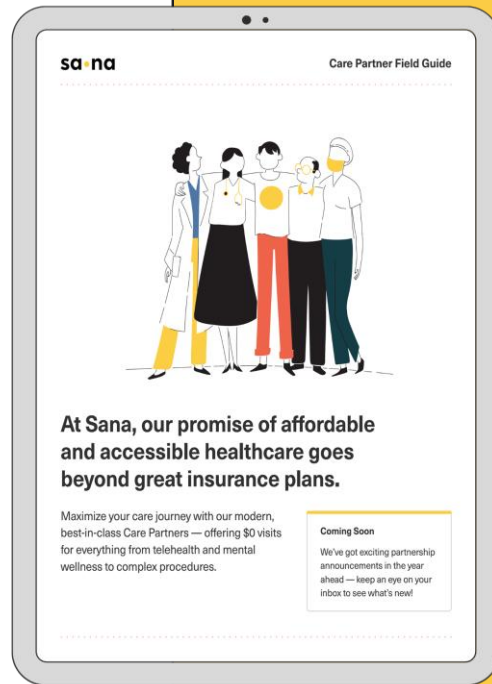


Care Partner Field Guide

The Care Partner Field Guide contains detailed information about each of our partnerships including:

- Provider overviews
- Cost & eligibility
- How to sign up
- And more...

[Download the guide here](#)



Contracted Providers

Contracted providers are in-network providers who recognize Sana and have directly signed up to see Sana patients.

- Standard cost-sharing applies
- See your Sana account and Summary Plan Description (SPD) for information on copays and cost-sharing

What providers are saying about Sana

“Contracting with Sana was a breeze, everyone we worked with was attentive and friendly.”

“You have been by far the easiest insurance company to work with. We wish we had more patients with Sana insurance.”



Contracted Providers

From in-network primary and urgent care to fertility and reproductive care, or bundled pricing for common procedures — we got you!

Here are a few names you might recognize.
Stay tuned for updates throughout the year.
Our network team is adding more!

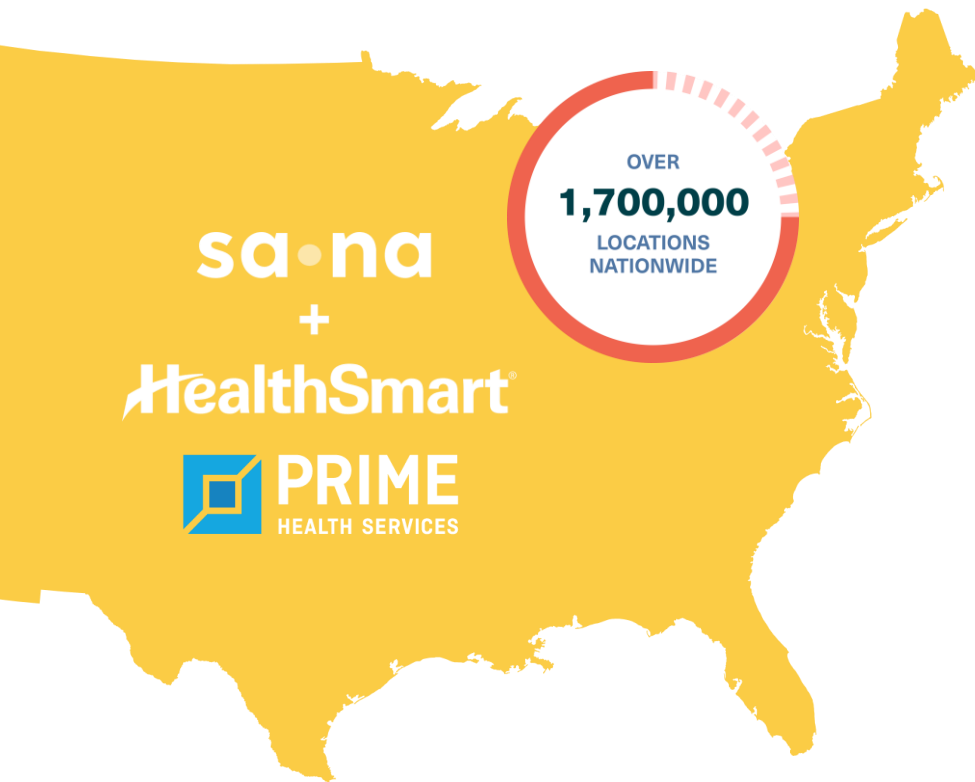


Popular Regional Options



National or Multi-Location Options

Affiliate Network Providers



You have immediate access to over 1.7 million provider locations through:

- ✓ **Healthsmart** ACS Network
- ✓ **HealthSmart** Physician and Ancillary Only Network
- ✓ **Prime Health Services** Practitioner and Ancillary Only Network

Our [Member Help Center](#) offers tips for talking to affiliate network providers.

- Standard cost-sharing applies
- See your Sana account and Summary Plan Description (SPD) for information on copays and cost-sharing

\$0 Preventive — For All Members



Annual
Wellness Visits



Well-Child
Checkups



Select Labs &
Preventive Screenings



Select
Preventive Vaccines



Select
Prenatal Care



Contraception &
Select Preventive Rx

Medical services defined as preventive by the Affordable Care Act (ACA) are **always free** for Sana members.

This means there is no copay or cost-sharing or for these services — even before your deductible is met!

Ask your provider which preventive care services are right for you.

\$0 Preventive Rx

We partner with SmithRx to offer a variety of no-cost prescriptions to prevent and manage chronic conditions such as asthma, diabetes, and heart disease.



Dedicated & Caring Support

Support the way you want it.

Our support team is available from 7am - 7pm CST,
Monday - Friday

CHAT sanabenefits.com

EMAIL hello@sanabenefits.com

PHONE (833) 726-2123



Our members rate us an average of
over 90% for customer satisfaction.

Thanks for your time today!

Questions? hello@sanabenefits.com or (833) 726-2123

