



CONTACT

800-913-0172

info@HSAforAmerica.com

HSAforAmerica.com



TO OUR VALUED MEMBER

DEAR MEMBER,

Thank you for joining HSA for America! We are thrilled to be on this path together providing better healthcare solutions for families and businesses.

You have chosen to include the Affordable Care Act (ACA) Compliant annual wellness screenings as part of your membership. Enclosed is your new ARM Ltd card that you will need to present when seeking preventative screenings. You will be served best by visiting a provider who accepts the PHCS network. Please contact the HSA for America for assistance locating a provider or answering questions.

This membership is paired with a Minimum Essential Coverage plan which allows you to open and contribute towards a Health Savings Account. The maximum funding amounts increase every year. In 2024, if you are single, you can contribute up to \$4,300 and the maximum contribution for families is \$8,550. For HSA users aged 55 and older, you can contribute an extra \$1,000 to your Health Savings Account.

We congratulate you on joining our HSA for America community of health focused individuals. We look forward to serving you a great healthcare experience.

Stay healthy,

HSA for America

SCHEDULE OF BENEFITS

Preventive Benefits: 1 Visit per calendar year, \$0 Copay. Plan covers 100% of the cost for certain preventive health services delivered by your doctor or provider in your plans network. Services include but are not limited to:

- **For Adults:** Screening for blood pressure, cholesterol, colon cancer and immunizations.
- **For Women:** Screenings for breast cancer, cervical cancer and osteoporosis.
- **For Children:** Immunizations, screenings for child development, vision and hearing.

For a full list of covered preventive health services, visit: <https://www.healthcare.gov/coverage/preventive-care-benefits/>



- **Tier 1 Formulary:** \$0 Copay
- **Tier 2 Formulary:** Copay under \$14.95
- **Non-Formulary:** Industries Best Discounts
- **Diabetic Supplies:** Industries Best Discounts
- **Prescription Drug Plan Tier 1:** [Tier 1 - RxValet Full Formulary.pdf](#)
- **Prescription Drug Plan Tier 2:** [Tier2 - Rx Valet Under 14.95 Mail Order List 2024.pdf](#)

Virtual Mental & Behavioral Health

Support you need, when you need it.

Taking care of your mental health is just as important as managing the physical aspect. Whether it is stress, anxiety, depression, or sudden weight loss. See a licensed therapist anytime anywhere. What are the benefits of virtual mental and behavioral healthcare:

1. **It's Convenient.** You are no longer scrambling to get to a therapist's office. No time traveling means there's no problem fitting an appointment into your day.
2. **It's Effective.** Connect with master-level therapist, making you more likely to stick to your treatment.
3. **It gives you choices.** You are no longer limited to local therapists. You gain access to a entire community of screened therapists
4. **It's Private.** There is no chance of running into anyone in the waiting room when you are connecting with a therapist.

Minimum Essential Coverage (MEC) Health

Focus on Preventive healthcare.

Preventive healthcare offers numerous benefits for individuals and society as a whole. These benefits include:

- Early Detection and Prevention of Disease
- Improved Health Outcomes
- Reduced Healthcare Costs
- Increased Productivity
- Enhanced Quality of Life
- Protection Against Infectious Diseases
- Promotion of Healthy Behaviors
- Empowerment and Patient Engagement

VIRTUAL PRIMARY CARE, URGENT CARE, MENTAL AND BEHAVIORAL HEALTH

\$0 COPAY / UNLIMITED USE / HEALTHCARE 24/7/365

MESSAGING, CHAT, VIDEO & CALL ENABLED

eBenefits is pleased to introduce VPC as an important addition to your plan. Seamless care for the whole person. Our integrated team of top primary care and behavioral health physicians to provide unbiased, confidential care through message-based and video interactions.

Convenient

Contact a primary care or behavioral health physician and answer a few questions. Our doctors will get to the bottom of the issue.

Personalized

Treatment plans based on the unique needs of every patient. Interactions with physicians include followup questions free of charge.

Comprehensive

We provide health screenings and assessments to determine potential risk factors in order to manage specific issues and conditions.



- ✓ Health Risk Assessments
- ✓ Triage for ER & Urgent Care
- ✓ Referrals to Specialists
- ✓ Lab Orders & Reviews
- ✓ Fever & Flu Symptoms
- ✓ Asthma & COPD
- ✓ Behavioral Health
- ✓ Preventative Care
- ✓ Acute Illness Treatment
- ✓ Gastrointestinal Issues
- ✓ VPC offered: 24/7 hours of operation
- ✓ Diet & Exercise Education and more!



ACCESS YOUR SERVICE PROVIDERS

**PHCS IS A COMPREHENSIVE NETWORK OF MORE THAN
900,000 IN-NETWORK PROVIDERS AROUND THE U.S.**

TO FIND PROVIDER VISIT: <https://providersearch.mutiplan.com/>

- Choose your Network: PHCS Specific Services
- Then click on Select and Search. Green Button, bottom right
- Enter provider type you are searching for, Physician, Specialist, Facility, Lab, etc.
- Enter City/County & State or Zip Code
- Click Search Button, this will create a directory which is also printable. You will then be enabled to view and/or print a provider directory. For additional information or to verify a provider please contact 1-800-952-1427

OUT-OF-NETWORK COVERAGE / What if my physician or provider is not in network?

1. Physicians and Providers can be nominated to participate.
2. When a PHCS Specific Services Network provider is not available within a 50-mile radius, eligible expenses as defined in the Plan Benefits Document will be covered utilizing Non-Network provider subject to the following limitation:
The Maximum Allowable Charge for services rendered by a Non-Network Provider will be limited to 150% of the equivalent Medicare Allowed Amount. This does not apply to services that are in-eligible benefits as defined in the Benefits Plan Document.

CUSTOMER SERVICE CONTACT INFORMATION

Questions regarding Benefits, Claims, Eligibility: 800-392-1770

To register your account with ARM, Ltd: www.altrisk.com, click on, "Click here to access you account", then "First Time User" Register box. Once registered you can request a copy of your ID Card, view EOBs, email member services, etc.

Sample



Sample



HEALTH WALLET APP

VIEW ALL ASPECTS OF YOUR PLAN

VIRTUAL CARE NAVIGATION, 0\$ COPAY AND UNLIMITED USE

Access your ID Card and Information about your plan including: Plan Guidelines, Plan Summary, Summary of Benefit Coverage (SBC), Explanation of Benefits (EOBs)

PRIMARY CARE

Ongoing, Personalized care from a provider committed to your complete health.

MENTAL & BEHAVIORAL HEALTH

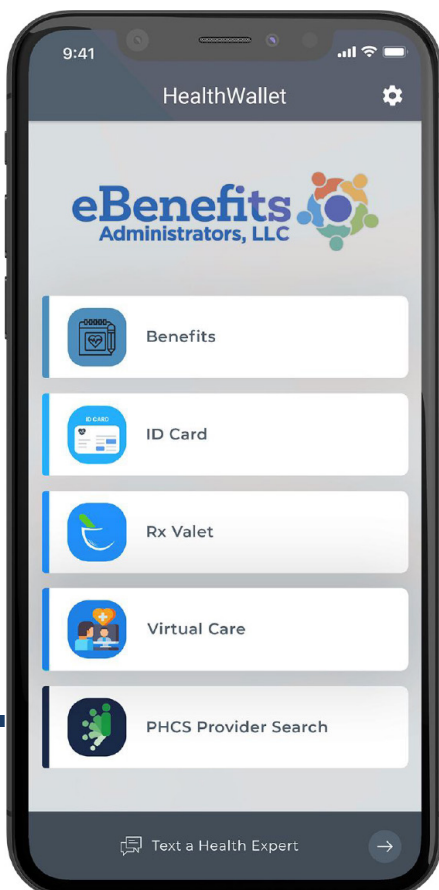
Support for depression, anxiety and other concerns.

URGENT CARE

24/7 on demand access to licensed physicians to help with non-emergency carter

RX AND PROVIDER SEARCHES

Access your ID Card and Information about your plan including: Plan Guidelines, Plan Summary, Summary of Benefit Coverage (SBC), Explanation of Benefits (EOBs)



RX BENEFITS, RX VALET

Tier 1: \$0 Copay
Tier 2: Under \$14.95 Copay
PLUS Deep discounts on Non-Formulary Medications



PHCS:

Specific Services Network
Search for doctor, urgent care, lab, specialist



MultiPlan
PHCS Specific Services Network