



www.choicehealthoptions.com



Health Plans That Make Your Budget Do a **Happy Dance**



Affordable



Usable



ACA Compliant

About CHO

Choice Health Options, in partnership with Collective Wellness Association, Inc. puts together health plans and wellness tools to support everyone from small business owners, to large employers and their employees.

Our plans are affordable, easy to understand and truly usable - benefits which are particularly difficult to find in the current market.

With benefit rich outpatient coverage, a large nationwide network, and bonus features of telemedicine and discounts on care you may choose not to insure, we cover the and allow customization based on your Individual and Employer needs.



Features Based on Plan Selected



Primary Care Visits

All wellness and preventive treatments covered at 100% per ACA guidelines



Laboratory & X-Rays

Labs and x-rays are also covered through our plans



Urgent Care

Easy access to quality healthcare for the times when your primary care physician's offices are closed



Specialist Visits

See a specific kind of doctors such as a dermatologist, cardiologist, gynecologist, etc.



A Second Opinion Free

Review your diagnosis with a licensed medical expert by phone and on video chat



Discount Card

Receive discounts on benefits like Dental, Vision, Durable Medical Equipment, Hearing Aids, & Fitness



Prescription Coverage and Savings

Generic Rx, Brand Rx, and Discount Rx



Behavioral Health/ Therapy \$0 Co-pay

Virtual access to a Therapist or Licensed Counselor by appointment between 7am - 7pm.



Value Added Benefits

Additional Products:

- Hospital Indemnity Coverage
- Dental Insurance
- Vision Insurance
- Discount Plans

Additional Features:

- Co-pay Plan Options with Unlimited Visits
- Usable and Available in all 50 States
- Meets ACA Mandate in NJ, CA, RI, DC
- Large Nationwide Network

*The benefits outlined above are a summary of the quoted plan design based on plan selected. Full details on the plan of benefits and applicable policy provisions, including limitations and exclusions, are provided in the certificate of coverage.

Plan Options

Plans	WellCare	FlexCare	VitalCare
Adult	\$95.00	\$214.00	\$265.00
Adult + Spouse	\$189.00	\$426.00	\$509.00
Adult + Child(ren)	\$189.00	\$426.00	\$509.00
Family	\$255.00	\$642.00	\$756.00

Plan Details	WellCare	FlexCare	VitalCare
Wellness and Preventive	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Visits	Use Telemedicine	\$25 co-pay Unlimited	\$25 co-pay Unlimited
Specialists Visits	=====	Network Discount	\$25 co-pay Unlimited
Urgent Care Visits	=====	\$50 co-pay Unlimited	\$50 co-pay Unlimited
Laboratory Services	=====	Network Discount	\$50 co-pay Unlimited
X-Rays	=====	=====	\$50 co-pay Unlimited

RX Benefits	WellCare	FlexCare	VitalCare
Rx Discount Plan	Included	Included	Included
Prescriptions		Tier 1: \$15 Co-pay Tier 2: \$30 Co-pay Tier 3: \$50 Co-pay Tier 4: \$75 Co-pay	Tier 1: \$15 Co-pay Tier 2: \$30 Co-pay Tier 3: \$50 Co-pay Tier 4: \$75 Co-pay

Virtual Health Benefits	WellCare	FlexCare	VitalCare
Telemedicine	\$0 Co-pay Unlimited	\$0 Co-pay Unlimited	\$0 Co-pay Unlimited
Virtual Behavioral Health	=====	\$0 Co-pay	\$0 Co-pay

MEC COMPANION CARD – Included With ALL Plans



1. Costs include plan documents, MultiPlan network, ID cards, Health Wallet mobile application, enrollment guides, COBRA administration and claims management. 2. Plans exclude out-of-network services and cover only the services listed above and on the Preventive Care Benefits page. 3. Claims are repriced through the MultiPlan PHCS network. For services covered at a network discount, members will be responsible for paying the remaining balance after the network discount is applied. Discounts vary based on provider contracts. 4. Prescription Drug Benefits are subject to the formulary. Copay amounts listed are based on a unit quantity of 30 for a 30-day supply. Pricing may vary based on quantity and supply. 5. Virtual Health Benefits are offered through Recuro Health. 6. This plan is a Qualified Health plan that meets the standards of Minimum Essential Coverage (MEC) under the Affordable Care Act (ACA).

Hospital Indemnity + MEC

Plans	VitalCare + National High
Adult	\$329.00
Adult + Spouse	\$680.00
Adult + Child(ren)	\$642.00
Family	\$976.00

Wellness and Preventive	Covered at 100%
Primary Care Visits	\$25 co-pay Unlimited
Specialists Visits	\$25 co-pay Unlimited
Urgent Care Visits	\$50 co-pay Unlimited
Laboratory Services	\$50 co-pay Unlimited
X-Rays	\$50 co-pay Unlimited

Prescriptions	Tier 1: \$15 co-pay Tier 2: \$30 co-pay Tier 3: \$50 co-pay Tier 4: \$75 co-pay
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Telemedicine Virtual	\$0 co-pay Unlimited
Behavioral Health	\$0 co-pay Unlimited

MEC Companion Card

Included

Plans	Hospital Indemnity
Admission Benefit	\$2,500 1x/year
Confinement Benefits	\$200 per day 30x/year
Inpatient Rehabilitation	\$100 per day 15x/year
Inpatient Surgery Benefit	\$1,000 1x/year
Outpatient Surgery Benefit	\$750/\$1,500 1x/year
Ambulance Benefit	\$500 air transportation 2x/year
Ambulance Benefit	\$200 ground transportation 2x/year
Diagnostic Procedure \$250 1x/year	\$250 1x/year
Emergency Room \$100 per day 2x/year	\$100 per day 2x/year
Health Screenings \$50 1x/year	\$50 1x/year

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Additional Benefits

MEC Companion Discount Card

Discount Card

Dental, Vision, Medical Services, Pet Guidance, Fitness and more.

Provider Lookup

1. Wellcare Members visit - www.multiplan.com/sbmapreventiveservices
FlexCare and VitalCare members visit - www.multiplan.com/sbmaspecificservices
2. Enter provider type: i.e. Primary Care, Ob-Gyn, Lab, etc.
3. Enter zip code, then click on search and your directory will be provided



Virtual Health Benefits

Telehealth: Call anytime, visit with a US-based, licensed doctor and get a prescription written, if medically necessary- at NO COST. To access your service, login to your HealthWallet app or call 866-918-7735



Rx Information

Present your medical card with your prescription to any of our 60,000+ retail pharmacies to your prescription. Additional information will be provided on your medical ID card.



Access Your Plan

You can access your plan by downloading your HealthWallet app. Within, you will have access to your Digital ID cards, Explanation of Benefits, Provider Searches, Prescription Benefits and more.

If you have any questions on your health plan, contact SBMA at 888-505-7724. Questions regarding your Delta Dental and Vision plans, call 800-452-9310.



Preventative Dental

Monthly	Preventative Dental
Adult	\$41.00
Adult + Spouse	\$73.00
Adult + Child(ren)	\$69.00
Family	\$112.00

	In-Network	Out-of-Network
Preventive & Diagnostic: Exams; Cleanings; Bitewing X-Rays; Full Mouth X Rays; Fluoride Treatments (Frequency limitations apply); Space Maintainers	100%	100%
Annual Maximum (per person)	\$1000	\$1000
Annual Deductible	\$50	None
Per Person	\$150	None
Family Maximum	Preventive	Preventive
Waived For	& Diagnostic	& Diagnostic

Provider Lookup

Visit: <https://www.deltadental.com/us/en/member/find-a-dentist.html>

Specialty: Choose one or Choose Any

Your Plan: Delta Dental PPO

Search by Current Location:, Enter Zip Code, Find Dentists



Plan Notes

Carryover MaxSM from Delta Dental allows you to increase your benefits. This valuable benefit feature allows you to carry over a portion of your unused standard annual maximum benefit limit into the next year, and beyond. You can accumulate part of your unused benefit dollars from a healthy year and use it for larger, more expensive procedures in the future- such as bridges, crowns, and root canals.

The benefits outlined above are a summary of the quoted plan design. Full details on the plan of benefits and applicable policy provisions, including limitations and exclusions, are provided in the group contract.

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Comprehensive Dental

Monthly	Comprehensive Dental
Adult	\$80.00
Adult + Spouse	\$152.00
Adult + Child(ren)	\$144.00
Family	\$228.00

	In-Network	Out-of-Network
Preventive & Diagnostic: Exams; Cleanings; Bitewing X-Rays; Full Mouth X Rays; Fluoride Treatments (Frequency limitations apply); Space Maintainers	100%	80%
Basic: Fillings; Simple Extractions; Oral Surgery; Periodontics; Root Canals (Endodontics); Sealants	80%	50%
Major: Crowns & Gold Restorations; Bridgework; Full & Partial Dentures; Repair of Dentures; Implants	50%	50%
Annual Maximum (per person)	\$1500	\$1500
Annual Deductible	\$50	\$100
Per Person	\$150	\$300
Family Maximum	Preventive	Preventive
Waived For	& Diagnostic	& Diagnostic

Provider Lookup

Visit: <https://www.deltadental.com/us/en/member/find-a-dentist.html>

Specialty: Choose one or Choose Any

Your Plan: Delta Dental PPO

Search by Current Location:, Enter Zip Code, Find Dentists



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Comprehensive Vision

Rates

Adult Only	Adult + Spouse	Adult + Child(ren)	Family
\$22.00	\$37.00	\$35.00	\$52.00

Benefits

Network/Plan	VSP Choice
Exam/lens/frame frequency (months)	12/12/24
Contacts (in lieu of glasses)	12

In-network Coverage

Eye Exam	\$10
Materials	\$25
Frame allowance	\$130 \$70 Walmart/Sam's Club/Costco frame allowance
Elective contact lens	\$130
Necessary contact lenses	Covered in full after Co-pay
Contact lens fit/evaluation	\$60
Both frames and contacts in same year	No; allows contacts in lieu of frames

Out-of-Network Coverage

Examination, up to:	\$45
Single vision lenses, up to:	\$30
Bifocal lenses, up to:	\$50
Trifocal lenses, up to:	\$65
Progressive lenses, up to:	\$50
Lenticular lenses, up to:	\$100
Frames, up to:	\$70
Elective contact lenses, up to:	\$105
Necessary contact lenses, up to:	\$210

Lens Enhancements (Member Cost)*

Anti-glare coating	\$41 single/\$41 multifocal
Impact - resistant lenses - adult	\$31 single/\$35 multifocal (covered for children)
Progressive lenses	Standard progressive lenses are covered
Light-reactive lenses	\$75 single vision/\$75 multifocal
Scratch resistant coating	\$17 single vision/\$17 multifocal

*Prices shown reflect the standard plastic price for each respective category. Premium lens enhancement prices may vary. Prices may vary and are valid only through VSP Choice Network and are subject to change without notice.

Visit: <https://www.vsp.com/eye-doctor>
Search by Location, Office Name, or Doctor Name



Preventive Benefits

For Adults

- Abdominal Aortic Aneurysm: One-time screening for men who have never smoked.
- Hepatitis C: Screening for adults aged 18 to 79 years.
- Alcohol Misuse: Routine screening and counseling.
- HIV Screening: For ages 15 to 65, and others at increased risk.
- Aspirin Use: For adults 50 to 59 with high cardiovascular risk.
- PrEP Medication: HIV prevention for high-risk individuals.
- Blood Pressure: Routine screening for all adults.
- Immunizations: Vaccines for Flu, HPV, Shingles, Tetanus, Chickenpox, MMR, and more.
- Cholesterol: Screening for adults at higher risk.
- Lung Cancer: Screening for adults 55 to 80 who are heavy smokers.
- Colorectal Cancer: Screening for adults aged 45 to 75.
- Obesity: Routine screening and lifestyle counseling.
- Depression: Clinical screening for all adults.
- STI Prevention: Counseling for adults at higher risk.
- Diabetes (Type 2): Screening for overweight adults aged 40 to 70.
- Statin Medication: Preventive use for adults 40 to 75 at high risk.
- Diet Counseling: For adults at risk for chronic disease.
- Syphilis: Screening for all adults at higher risk.
- Falls Prevention: Exercise and Vitamin D for adults 65 and over.
- Tobacco Use: Screening and cessation support for users.
- Hepatitis B: Screening for individuals at high risk.
- Tuberculosis: Screening for high-risk adults with symptoms.

For Women

- Bone Density: Screening for women 65+, or younger than 64 post-menopause.
- Breast Cancer (BRCA): Genetic test counseling for women at higher risk.
- Mammograms: Screenings every 2 years for women 50+, or starting at 40 if high risk.
- Breast Cancer Chemoprevention: Counseling for women at higher risk.
- Breastfeeding Support: Comprehensive counseling and supplies for pregnant/nursing women.
- Birth Control: FDA-approved contraceptives, sterilization, and counseling.
- Cervical Cancer: Pap tests for women aged 21 to 65.
- Chlamydia: Screening for younger women and others at higher risk.
- Diabetes (Post-Gestational): Screening for women with a history of gestational diabetes.
- Domestic Violence: Routine screening and counseling for all women.
- Folic Acid: Daily supplements for women who may become pregnant.
- Gestational Diabetes: Screening for women 24+ weeks pregnant or at high risk.
- Gonorrhea: Screening for all women at higher risk.
- Hepatitis B: Screening for pregnant women at their first prenatal visit.
- Maternal Depression: Screening for mothers during well-baby visits.
- Preeclampsia: Prevention and screening for pregnant women with high blood pressure.
- Rh Incompatibility: Screening for all pregnant women with follow-up testing.
- STI Counseling: Behavioral counseling for sexually active women.
- Tobacco Cessation: Expanded counseling and interventions for pregnant users.
- Urinary Incontinence: Routine screening for women yearly.
- Urinary Tract Infections: Screening for UTIs or other infections.
- Well-Woman Visits: Annual exams to obtain recommended preventive services.

For Children

- Substance Use: Alcohol, tobacco, and drug use assessments for adolescents.
- Autism: Screening for children at 18 and 24 months.
- Behavioral: Assessments for children from birth to age 17.
- Bilirubin: Concentration screening for newborns.
- Blood Pressure: Screening for children from birth to age 17.
- Blood Screening: Standard screening for newborns.
- Depression: Screening for adolescents beginning at age 12.
- Developmental: Screening for children under age 3.
- Dyslipidemia: Screening for all children once between 9–11 years and once between 17–21 years.
- Fluoride Drops: Supplements for children without fluoride in their water source.
- Fluoride Varnish: For all infants and children as soon as teeth are present.
- Gonorrhea: Preventive eye medication for all newborns.
- Hearing: Screening for all newborns, with regular provider-recommended screenings for older kids.
- Growth Metrics: Height, weight, and body mass index (BMI) measurements taken regularly.
- Anemia: Hematocrit or hemoglobin screening for all children.
- Sickle Cell: Hemoglobinopathies screening for newborns.
- Hepatitis B: Screening for adolescents at higher risk.
- HIV Screening: Testing for adolescents at higher risk.
- Hypothyroidism: Screening for newborns.
- PrEP Medication: HIV prevention for high-risk, HIV-negative adolescents.
- Immunizations: Vaccines from birth to age 18 (Flu, HPV, MMR, Chickenpox, DTaP, and others).
- Lead: Screening for children at risk of exposure.
- Obesity: Screening and counseling for children.
- Oral Health: Risk assessment for young children from 6 months to 6 years.
- PKU: Phenylketonuria screening for newborns.
- STI Care: Prevention counseling and screening for adolescents at higher risk.
- Tuberculosis: Tuberculin testing for high-risk children from birth to age 17.
- Vision Screening: For all children.
- Well-Child Visits: Routine well-baby and well-child exams.



For more information on preventive care benefits visit: <https://www.healthcare.gov/coverage/preventive-care-benefits/>

Convenient Care Anywhere

Health Care Made Easy

Our telemedicine benefit provides you and your family access to board certified physicians around the clock (24/7/365) via telephone or secure video. Telemedicine physicians can give advice, diagnose or treat illness, and even prescribe medication right over the phone. With healthcare costs rising, an office visit with a PCP or Urgent Care Center can range from \$155 to upwards of \$300, and an ER visit can average almost \$1,000*. With this benefit, there is no cost to you or your family for a consultation.



Common Conditions Treated

- ✓ Arthritic Pain
- ✓ Ear Infections
- ✓ Sprains/Strains
- ✓ Bronchitis
- ✓ Gastroenteritis
- ✓ Respiratory Infections
- ✓ Cold/Flu
- ✓ Headaches
- ✓ Sinus Infections Upset
- ✓ Conjunctivitis
- ✓ Insect Bites
- ✓ Stomach Urinary Tract
- ✓ Diarrhea
- ✓ Sprains/Strains
- ✓ Infections

And many other non-emergency conditions.

1

Activate Account

Activate your Account by downloading **The HealthWallet** in your app store.

2

Request A Consult

Login to your HealthWallet account and visit Recuro Telemedicine.

3

Receive Care

Receive diagnosis and treatment, giving you quality care and piece of mind where ever you are.



If you need assistance with the HealthWallet app, please call us at 1-866-918-7735 or email us at support@thehealthwallet.com

Talk To A Doctor Anytime Day Or Night

Behavioral Health

Getting Help Just Got Easier

Our Behavioral Health Benefit makes it easy to receive therapy and counseling from the comfort and privacy of your own home or office.

It can be difficult to wait days or weeks until your next appointment. Speak with one of our licensed psychiatrists or therapists online or by app.



Treatments Included

- Abuse
- Co-dependency
- Domestic Violence
- OCD
- Addiction
- Conduct Disorder
- Eating Disorders
- Parenting Issues
- ADHD/ADD
- Cognitive Behavioral
- Grief & Loss
- Relationships
- Anger Management Therapy
- LGBT Issues
- Sexuality
- Anxiety & Stress
- Depression & Mood
- Med Management
- Trauma & PTSD
- Bipolar Disorder
- Divorce
- LGBT Issues
- Men's & Women's Issues
- And more

How It Works



Log In

Login to Your HealthWallet account or app



Schedule

Schedule An Appointment With The Behavioral Health Provider Of Your Choice



Chat

Video Chat With Your Provider And Receive A Personalized Treatment Plan.

MEC Card Savings

Dental save up to 50%

Accepted at over 80,000 provider locations nationwide, and covers all dental services and specialties, including orthodontia. Savings can be as high as 50%, and there is no limitation on services or use.

Hearing save up to 70%

Members receive a free hearing test and up to 70% discount on hearing aids at 2,200 providers nationwide

Vision save up to 50%

Accepted by over 11,000 OUTLOOK vision providers. Cardholders receive up to 50% savings on lenses, frames, and other vision needs.

Diabetic Care Services save up to 70%

A full line of diabetes testing supplies are delivered directly to the member's home.

MRI & Imaging save up to 75%

Members receive concierge appointment service and enjoy savings up to 75% and more on MRI, PET, and CT scans, as well as other imaging services at over 4,000 locations nationwide.

Daily Living Products save up to 10%

A wide range of medical supplies, safety equipment, and health products are delivered directly to the member's home at discounted rates.

Labs save up to 50%

Members save up to 50% using the online search tool to locate a lab and order their test. Actual savings are displayed immediately. Test results are available within 48-96 hours.

Vitamins save 5%

A wide range of vitamin and mineral supplements are delivered directly to the member's home at discounted rates.



When I show my MEC
COMPANION CARD...
my card shows me
the savings!



Member Voices

See how our health plans are making a difference in the lives of our members every day.



I'm now saving \$200 a month!

"I'd like to share my experience replacing my ACA healthcare. My premiums doubled last month. Stephanie from CHO reached out after seeing my complaint, shopped a better deal, and guided me through the entire process. **I'm now saving \$200 a month!** Thank you Stephanie Creahan and CHO!"



Paris Traganos - Very Happy Client!



"It saved us over \$600 plus a month"

"My wife and I are in our late 50's. Stephen gave me the premium rates this year. We were very surprised when he showed me the CHO plan. The great thing is all our doctors accepted it and it saved us over \$600 plus a month. The wife and I were very worried that we would've been paying double from the prior year because of all the health insurance increases. But Stephen went up and beyond to find us this Ins. Thanks again the Abels family."

the Abels family - Happy CHO Member!



"I save over \$300 a month"

"To Choice Health. I want to thank you for providing me with an alternative health plan that has meet my needs for the past 3 years. It has met my needs and allows me to get care when needed. **I save over \$300 a month** vs the alternative options. My employer is working with my agent Art Reaume to discuss signing up all of their employees."

Michael P. - Happy CHO Member!