

# MOXIE Corporate Benefits

A Financial Services Company



## Health Insurance With You in Mind!

*Group and Individual Smart Choice Minimum Essential Coverage Health Insurance Preferred Plan with **MOXIE Rider***

*Smart Products. Smart Ideas!*

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### Make Us Your Partner in Life, and in Health

We know you want to be healthy. We want you to be healthy too.

If you're like most people, you probably have a mile-long to-do list that includes items such as "Getting your blood pressure and cholesterol checked" and "Start walking 20 minutes each day." Who knows when you'll get around to all that? But if your health insurance offered to pay 100% of the cost for your annual preventive health care exam including Colonoscopy, Mammography Screening and up to 50 additional tests designed to protect your health and save lives such as Cholesterol, Blood Pressure and Diabetes Screening, you'd probably start right now.

Today, we'd like you to think about health insurance in a way you've never thought about it before. Imagine, having health insurance with no deductibles to meet, no co-insurance to pay, and a reasonably small co-payment to make when visiting a doctor's office. Smart Choice Health insurance, a suite of modern affordable products designed by Moxie Corporate Benefits allows you to use your health insurance in ways and circumstances you may have never thought possible.

Moxie Corporate Benefits serves as a national marketing arm for its preeminent insurance products which are underwritten by our highly rated strategic partners. Our Members and Clients enjoy the benefits of lower cost, high value, private health insurance as well as dental and vision insurance. Members and Clients also have access to an additional suite of prestigious corporate benefits.

In today's market where health insurance is often unavailable or not affordable. Our **Minimum Essential Coverage Health Insurance Plans (MEC)** can help families with the ability to budget health care expenditure, by providing multiple fixed health insurance benefits they can choose according to their health care needs. These plans provide good basic medical services and outpatient Limited Benefit coverage with additional Wellness benefits and Doctor's Office Visit benefits to promote preventive care. Since all the benefits are defined in the plan it helps to allow the consumer to consciously choose providers and care of treatments.

### *When you become a member of Moxie Corporate Benefits, you will have:*

- Members/Clients have access to the National First Health PPO Healthcare Network (600,000 + providers)
- Primary Care Co-pay: \$35 (MAX 4 visits per year per Member) additional visits subject to Fee Schedule
- Specialist Care: Subject to Network Fee Schedule
- Complete ACA Annual Preventive Exams are covered at 100%
- Unlimited Telehealth Medical Care visits for Primary, Pediatric and Basic GYN care \$0 Co-pay
- Laboratory testing: Subject to Network Fee Schedule
- Radiology: X-rays, CAT Scan, MRI'S or Nuclear Testing: Subject to Network Fee Schedule
- Urgent Care visits: Subject to Network Fee Schedule
- Emergency care visits: Subject to Network Fee Schedule
- Outpatient Hospital & Ambulatory Surgical Care: Subject to Fee Schedule
- Inpatient Hospital: Not covered
- Inpatient Surgical Procedures: Not covered
- Prescription drugs co-pay card
- Access to a Concierge Help Desk for Patient Advocacy Services | Suite of Concierge Benefits



**Plan Highlights:** • Available in all 50 states • Guaranteed Issue • No exclusions for pre-existing conditions • 100% Coverage for ACA mandated Preventive Services • Low co-pays for Primary Care Physician visits and Specialist visits (depending on plan level) • Prescription Drug Program to save members money on their medications • PPO Network to help members with lower out-of-pocket costs

**Eligibility Requirements:** • Between the ages of eighteen (18) and sixty-four (64) • Reside in 50 U.S. states and DC • Dependent children must be under age twenty-six (26)

### What's the real benefit to you?

It's simple. Staying healthy is the ultimate benefit. We believe primary & preventive care is the foundation to good health, and we support that belief with the choices, benefits and care to help individuals and families start taking better care of themselves. And, you won't have to meet a deductible first.

MEC Health Plans are designed as an affordable supplement to a high deductible or health share program. The plan can also be purchased as a Stand-Alone Product. This may be the perfect option to help members save money and maximize their benefits.

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### Here's Just a Few More Great Reasons to Choose MOXIE Corporate Benefits

#### ***The Power of Primary & Preventive Care:***

Quality primary care is the backbone of any functional health care system. Everyone needs it, and when people have access, they stay healthier. Research shows far fewer ER visits, specialist visits, hospitalizations and surgeries are required when primary care needs are fully met. What's better, primary care & preventive medicine are inherently inexpensive. Not only are our healthcare plans priced within reach, but they are also packed with value to make sure you get your money's worth at a cost that makes sense.

#### ***Quality Coverage!***

Our affordable Minimum Essential Coverage (MEC) Healthcare Plans provide quality care whether you're single, family or an employer, our plans can fit your budget. Plans are comprehensive, and you won't have to meet a deductible first. We cover member's ages 18-65 and eligible dependents

#### ***Great Rates!***

Member and Clients enjoy the benefits of lower cost high value private health insurance on mandated and elective benefits that are more robust than those in the marketplace. Rates start as low as \$100.00 per month for a 40 year old non-smoker, and family coverage is available. There is a one-time \$99 enrollment fee.

#### ***Concierge Medical help Desk / Access to More Doctors!***

TMC visits are unlimited; however, TMC does not replace your primary care physician (PCP). If you or your PCP decides you need an in-person face to face visit, you can simply book an appointment or contact a network provider and request an appointment. Members have access to the First Health PPO Network which includes over 600,000 healthcare providers to choose from. Fee's for routine office visits are listed on your healthcare card.

#### ***Simplified underwriting and easy enrollment process!***

Coverage is guarantee issue for Employer Groups, Individuals, and Family's.

#### ***No Deductibles to Meet. No Co-insurance to Pay!***

Simple – Easy - Affordable—Comprehensive

#### ***Pharmacy Services!***

No co-pay for ACA Compliant covered prescription drugs. Members will also receive a pharmacy co-pay card for Preferred and Elite Plans and a discount card for the Value Plan. Both cards will allow members to shop locally for immediate medication needs or online-mail order for medications at lower pricing. Cost and certain drug availability is subject to change based on individual pharmacy policy.

#### ***Smart Choice Umbrella Benefits!***

MOXIE's Smart Choice Umbrella Options are funded by life insurance (Living Benefits) dollars and pays a lump-sum benefit amount of up to 90% (percent) of \$250,000 or \$225,000. The money is paid directly to the covered member in the event the covered member suffers one or more of the defined major medical conditions listed below.

**Heart Attack — Stroke — Invasive Cancer — End Stage Renal Failure — Major Organ Transplant — ALS (Amyotrophic Lateral Sclerosis) - Blindness — Paralysis — Arterial Aneurysms — Central Nervous System Tumors — Major Multi System Trauma — Auto Immune Deficiency Syndrome (AIDS) - Severe Disease of Any Organ — Severe Central Nervous System Disease — Major Burns — Loss of Limbs**

The money can be used to help the covered member live with financial dignity, pay for medical treatment, household expenses or to help the covered member to be able to afford taking needed time away from work to spend valuable time with family. The MOXIE Smart Choice Umbrella Option also cover 6 defined Chronic Illnesses (ADL), Severe Cognitive Impairment, and Terminal Illness. The money may also be used to assist Members with the need for Long-Term Care and Assisted Living. And, as you may have already guessed, this option also provides a large death benefit for the members family...**Just in case!**

*Smart Choice Umbrella Benefits may be added in amounts from \$250,000, all the way up to \$1,000,000 with a payout benefit of up to \$900,000. Defined conditions may and payout formulas may vary by carrier and state. Smart Choice Umbrella policies may also be purchased as a stand-alone product.*



## *Applying is Easy*

### **Minimum Essential Coverage Health Insurance**

Enrollment is easy, with a simple application process and fast approval. All applicants requesting coverage must reside within a state we serve.

For more information or to enroll, give us call at 1-866-556-2030  
or visit us online at [www.moxiecb.com](http://www.moxiecb.com)

The healthcare portion of this product is underwritten by highly rated independent strategic insurance carriers/partners of MOXIE Corporate Benefits, LLC. The ancillary portion of this product is underwritten by MOXIE Corporate Benefits, LLC. The Smart Choice Umbrella Option portion of this product is funded with life insurance (Living Benefits)

This plan does not meet the requirements of the Affordable Care Act, and does not cover maternity.  
Please see underwriters outline of coverage for exclusions and limitations.

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