



# Optimal Care Membership

Comprehensive Healthcare  
Services & Medical Cost-Sharing



## About Optimal Care Membership

Our Optimal Care Membership is the combination of our virtual primary healthcare services plus membership in our medical cost-sharing community. Medical cost-sharing delivers financial protection for major medical events, and when bundled with comprehensive primary care medical services, you have the ultimate in next generation healthcare, offering both unparalleled access to healthcare and control over the costs.



### Request a Consultation

Start the process with our team to discuss your needs



### Discovery & Planning

We'll tailor a solution and implementation plan that serves you



### Training & Execution

Offering a hands-on service with educating and onboarding you



[info@optimaltelehealth.com](mailto:info@optimaltelehealth.com)



430-808-3430



[optimaltelehealth.com](https://optimaltelehealth.com)

# Services Included

## PRIMARY CARE

24/365 Access to Urgent Care with A Board Certified Doctor

1:1 Physician Relationship

Contact Medical Specialist

Chronic Illness Treatment

Dermatology Consultations

Virtual First 24/7 Triage

Health Risk Assessment

Annual Blood Panel

Dedicated Care Team

Consolidated Medical Records

Caregiver Support Tools

\*\*Three dermatology consultations are offered per year. Additional consultations are available at a reduced rate.

## BEHAVIORAL HEALTH

Licensed Therapist Consultations

Psychologist Consultations

Psychiatrist Consultations

\*\*Psychologist and Psychiatrist consultations are available on a pay-per-call basis at reduced rates.

## LEGAL COMPLIANCE

Administrative Services for Affordable Care Act (ACA) compliance

## HEALTHCARE SUPPORT

Care Navigation

Healthcare Advocacy Services

Specialist Referral Services

## MEDICAL COST-SHARING

Financial Protection For Major Medical Events

Second Opinion Services

Procedure Referral Services

\$0 Out-Of-Pocket Option For Major Medical Procedures

## PHARMACY

Rx Marketplace including Home Delivery, International Pharmacy, Discount, & Prescription Assistance



# Medical Cost-Sharing & Pricing Guide

## Initial Unshareable Amount (IUA)

In medical cost-sharing, the Initial Unshareable Amount (IUA) serves as the level at which members are willing to handle expenses individually for each medical need. When a "need" arises—defined as one or more shareable medical expenses surpassing the IUA—the community steps in to offer financial assistance.

Our pricing is determined by age, (under 30 & 30+) membership level selected, and the number of members covered (employee only, member + spouse, member + child[ren] or employee + family).

### \$1,500 IUA

	<i>Under 30</i>	<i>30+</i>
Member Only	<b>\$200</b>	<b>\$237</b>
Member + Spouse	<b>\$423</b>	<b>\$469</b>
Member + Child(ren)	<b>\$380</b>	<b>\$436</b>
Member + Family	<b>\$595</b>	<b>\$652</b>

### \$500 IUA

	<i>Under 30</i>	<i>30+</i>
Member Only	<b>\$265</b>	<b>\$358</b>
Member + Spouse	<b>\$589</b>	<b>\$743</b>
Member + Child(ren)	<b>\$490</b>	<b>\$675</b>
Member + Family	<b>\$834</b>	<b>\$1,039</b>

### \$2,500 IUA

	<i>Under 30</i>	<i>30+</i>
Member Only	<b>\$265</b>	<b>\$358</b>
Member + Spouse	<b>\$589</b>	<b>\$743</b>
Member + Child(ren)	<b>\$490</b>	<b>\$675</b>
Member + Family	<b>\$834</b>	<b>\$1,039</b>

### \$1,000 IUA

	<i>Under 30</i>	<i>30+</i>
Member Only	<b>\$220</b>	<b>\$253</b>
Member + Spouse	<b>\$472</b>	<b>\$527</b>
Member + Child(ren)	<b>\$421</b>	<b>\$485</b>
Member + Family	<b>\$663</b>	<b>\$733</b>

### \$5,000 IUA

	<i>Under 30</i>	<i>30+</i>
Member Only	<b>\$265</b>	<b>\$358</b>
Member + Spouse	<b>\$589</b>	<b>\$743</b>
Member + Child(ren)	<b>\$490</b>	<b>\$675</b>
Member + Family	<b>\$834</b>	<b>\$1,039</b>

\*\*There are no maximum limits on expense sharing

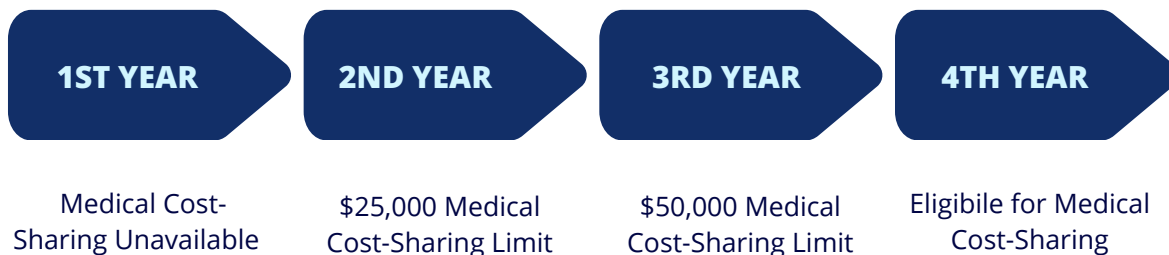
\*\*Households with one or more tobacco or vape product users are charged an additional \$75 per month contribution



## Pre-Existing Conditions

In medical cost sharing, a pre-existing condition refers to a health condition that existed before joining the cost-sharing program. These conditions may include but are not limited to:

- Chronic illness
- Ongoing medical issues
- Conditions diagnosed before enrollment



### Important Note:

This progressive structure allows members to gradually transition into comprehensive medical cost-sharing while providing varying levels of coverage throughout their journey with Optimal teleHealth. If the potential member does not anticipate incurring significant medical expenses for treatment within the next 24 to 36 months, the Optimal Care Membership may be suitable.

## Medical Cost-Sharing Process:



### STEP 01

Employees contribute to a shared community



### STEP 02

Submit medical bills via app or web portal



### STEP 03

Get reimbursed by the community within 30 days



## Optimal Care Membership Scenarios

We're committed to empowering proactive health investment without financial strain, providing substantial relief and comprehensive care.

Our focus on affordability and quality is evident in our telehealth and cost-sharing memberships, offering unlimited network access and unmatched savings. Simplify your healthcare journey and enjoy peace of mind with our streamlined process.

### Scenario - Heart Attack

A member experiences a heart attack at home and is transported to the emergency room by ambulance. They spend five days in the hospital, undergoing an EKG, surgery, and post-surgery physical therapy. The doctor also prescribes maintenance medication.

Hospital Bill	\$54,600
Anesthesia & Surgery	\$22,000
Prescriptions (for the first 120 days)	\$425
Follow-Up Office Visits	\$500
Shared by Community	-\$76,025
<b>Total Member Cost:</b>	<b>\$1,500</b>

### Scenario - Broken Arm

Member breaks arm falling off a step stool at home and goes to the local emergency room facility.

Emergency Room Visit (Cash Pay Price)	\$2,000
X-Rays (Cash Pay Price)	\$250
Follow-Up Office Visits	\$200
Prescription (using discount coupon)	\$34
Shared by Community	-\$984
<b>Total Member Cost:</b>	<b>\$1,500</b>