



FLEXIBLE. INNOVATIVE.  
COMPLIANT.



## GET TO KNOW THE LIFESTYLE HEALTH BENEFITS PROGRAM

This program is designed to give The Back Office Cooperative members a comprehensive and affordable healthcare solution that meets all the compliance requirements of the Affordable Care Act (ACA). By offering affordable coverage along with proactive cost containment and employee wellness features, member companies can strategically manage healthcare costs while still maximizing benefits for their employees.

### YOUR COMPANY CAN ENJOY:

- ✦ Flexible, Level-funded Medical Plans
- ✦ Value-added Benefits to Save Out-of-pocket
- ✦ Integrated Wellness with Deductible Credits and Cash Rewards
- ✦ Association-negotiated Economies of Scale Pricing
- ✦ Premium Savings of 5-15% from Traditional Plan Designs
- ✦ Consumer-driven Features for Proactive Cost Containment

**QUESTIONS? CONTACT:**  
[info@thebackofficecoop.org](mailto:info@thebackofficecoop.org)



# INTEGRATED BENEFIT FEATURES

## Personalized Wellness Program

Online HRA & integrated lab testing frame up series of individualized healthy actions for members

## Telemedicine Hotline

On-demand access to telemedicine consultations anywhere, anytime to assist members pro-actively

## Just Diabetic Supplies

100% diabetic supply benefit

## Innovative Rx Benefits

\$0 copay maintenance meds with mail order Rx options

## Reward Incentives

Member reward incentives through deductible credits, credit matching and bonus bucks for participating

## Patient Care Coordination

Program offers assistance in scheduling all outpatient diagnostic and surgery services

## DirectHealth Lab Card

100% lab benefit program through preferred lab for out-of-pocket savings



## PLAN DESIGNS

### ◆ HealthyChoice

- Choice PPO Plans
- Lower Deductible Levels with 80/20 Co-insurance
- Office Visit, Hospital/ER and Rx Copays
- 100% Coverage for Preventive Services, Outpatient Lab and Diabetic Testing Supplies
- Integrated Wellness Program, Reward Incentives and Patient Care Coordination at no additional cost

### ◆ Healthy100

- 100% Co-insurance Plans, Mid-range Deductible Levels
- Minimum Value Plan Options: H100 5000 Plan
- Office Visit, Hospital/ER and Rx Copays
- 100% Coverage for Preventive Services, Outpatient Lab and Diabetic Testing Supplies
- Integrated Wellness Program, Reward Incentives and Patient Care Coordination at no additional cost

### ◆ HealthyValue

- Cost-saving Plan Designs
- Higher Deductible Levels / Varied Co-insurance
- Minimum Value Plan Option: HV 6850 Plan
- Office Visit, Hospital/ER and Rx Copays
- 100% Coverage for Preventive Services, Outpatient Lab and Diabetic Testing Supplies
- Integrated Wellness Program, Reward Incentives and Patient Care Coordination at no additional cost

### ◆ HealthyConsumer

- Qualified HDHP Plans for HRA / HSA integration
- Higher Deductibles (Embedded) / 100% Co-insurance
- Minimum Value Plan Options: HCons 5000 & 6500 Plans
- Preventive Services are covered at 100%
- Office Visit Copays apply once deductible is met
- Integrated Wellness Program, Reward Incentives and Patient Care Coordination at no additional cost

To learn more about the Lifestyle Health Plans solution & take advantage of BOC's exclusive **pre-negotiated rates** email [info@thebackofficecoop.org](mailto:info@thebackofficecoop.org)