# **VAULT DIRECT**





## **Benefits You Can Bank On**

# DID YOU KNOW THAT YOU CAN MEET 80% OF YOUR EMPLOYEES' HEALTHCARE NEEDS FOR AS LITTLE AS \$19 PER WEEK?

**Retain, attract**, and **reward** your employees by offering them an affordable benefit plan. You can provide exclusive access to affordable, configurable benefits solutions for the physical wellbeing of your staff and their dependents- no matter the size of your company.

#### **VAULT DIRECT**

This Product has been created to provide an affordable alternative to typical major medical health plans. The need for healthcare is always there. Your ability to afford it, is not. VAULT Direct is designed to provide preventative care, Virtual DPC, chronic disease management and discounts on drugs and medical supplies for everyone ages 2 to 65

## **VAULT DIRECT**

#### MONTHLY SUBSCRIPTION FEES

Employee only	\$79.00
Employee + spouse	\$119.00
Employee + child(ren)	\$159.00
Family	\$199.00

## **HOW TO ACCESS BENEFITS**

Everything begins with a phone call. If a VAULT Direct member feels ill, the member calls our Bilingual Central Scheduling Department. Based on the member's symptons, our medical staff will provide primary care options of a Virtual DPC or an in-office doctor's appointment with a board-certified physician or urgent care facility.

VAULT DIRECT
\*THIS IS NOT INSURANCE\*

#### **DIRECT PRIMARY CARE:**

- Unlimited doctor visits (\$10 fee per visit)
- Unlimited urgent care visits (\$25 fee per visit)
- Annual physical with four labs:
- Complete metabolic panel (CMP)
- Complete blood count (CBC)
- Thyroid stimulating hormone (TSH)
- Lipid panel\*

#### CHRONIC DISEASE MANAGEMENT:

Unlimited treatment of certain chronic diseases.

Pre-existing conditions accepted.

- Anxiety
- Arthritis
- Asthma
- Blood Pressure
- CHF
- COPD
- Depression

- Diabetes
- Fibromyalgia
- GERD
- Gout
- Hypertension
- Thyroid

#### **ACUTE ILLNESS:**

Unlimited treatment, including:

- Respiratory symptoms (wheezing, coughing, shortness of breath and sore throat)
- Fever
- Acute ear pain
- Acute back pain
- Urinary pain
- Rash

- Abdominal pain
- Acute knee pain
- Vomiting or diarrhea
- Eye swelling or pain
- Burns
- Bone fractures
- Lacerations
- Skin infections

### VIRTUAL DIRECT PRIMARY CARE (DPC)\*

Unlimited access to bilingual licensed medical providers online or by phone, 24/7/365 for minor illnesses and injuries at \$0 out of pocket cost to members

- \*Well-woman pap smear pathology interpretation is not included.
- \*No walk-ins allowed. Unlimited services (including Virtual DPC/telehealth) must be accessed through the Central Scheduling Department (CSD). The CSD may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services.
- \*Telehealth services are provided through MeMD, a third-party provider.

#### PHARMACY BENEFITS:

Our Basic Health Package offers a revolutionary new pharmacy program focused on helping members, with a mission to provide the lowest-priced prescriptions in the industry. We also have pharmacy coaches to help educate patients and offer options for saving even more money with home delivery of prescriptions.

- Over-the-Counter Medications
   Our subscription offers the most common over-the-counter medications, such as ibuprofen, acetaminophen, fexofenadine, diphenhydramine and others, at a fraction of the retail price. The little things add up, so we aim to save you money on everyday medications.
- Maintenance Medications Maintenance medications are prescribed for chronic, longterm conditions (e.g., high blood pressure, high cholesterol, and diabetes) and regular, recurring use. These drugs are considered first-line therapy options, and have been found both safe and effective in treatment of these conditions. The SaveOn Diabetes program provides a FREE meter, lowcost testing strips, lancets and more.
- Acute Medications
   In cases of immediate need, we include the top 95 most-prescribed acute medications for a \$5 payment, for up to a 21-day supply at more than 64,000 pharmacies nationwide.

#### **DISCOUNTS:**

- Members receive unlmited physician consults 24/7/365 via telephone or video
- Members receive 10%-85% saving on prescription drugs
- Members receive 20%-50% off most general dentists and specialists' standard fees
- Members receive \$50 eye exams and discounts on vision care services through network doctors as well as savings on eyeglasses and contact lens exams.
- Direct access to laboratory testing & provides access to major clinical labs nationwide
- Discounts on hearing exams & equipment for the whole family
- File a basic tax return using the DIY solution or remove the hassle with our Mobile App and have a tax professional complete your tax return
- A national network of over 2,900 fully credentialed imaging facilities & imaging tests up to 50% off usual and customary prices
- Access to shopping & entertainment discounts from thousands of local & national vendors





