



NEW MEMBER

Welcome Kit

CONTENTS

CONTENTS	2
EXPLANATION OF BENEFITS	3
PERSONAL HEALTH DASHBOARD	4
TELEMEDICINE SERVICES	6
HEALTH COACHING	7
LIMITED HOSPITAL INDEMNITY	8
MY TAX HOTLINE	9
YUNA	10
SMARTHEALTH+™ PROGRAM COST	11
FREQUENTLY ASKED QUESTIONS	12



EXPLANATION OF BENEFITS

Welcome to SmartHealth+! Your employer, committed to your well-being, has partnered with top health services to provide you with a unique range of benefits. These services, such as Telemedicine Services, Wholeistic Coaching, and a Limited Hospital Indemnity Plan, are designed to keep you healthy, informed, and supported, all at no out-of-pocket cost.



**Personal
Health
Dashboard**



**Telemedicine
Services with
\$0 Copay**



**Health
Coaching**



**Limited
Hospital
Indemnity**

PERSONAL HEALTH DASHBOARD



SmartHealth+ partners with HClactive to deliver a customized health management program. Your Personal Health Dashboard (PHD) is a secure online portal that is accessible anytime from any device. It includes your benefits in the “My Benefit Tools” tab and various health tools.



Dashboard

View and update your account and personal information. The site also provides a translation tool, progress trackers, and health reminders.



Assessments

Take your Health Risk Assessment or explore mini-assessments to better understand your health and well-being.



Medical Resources

You can view your Claims, ID Cards, Health Assessment Report, and other health resources.



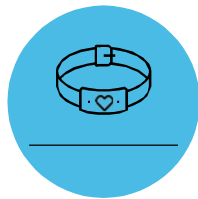
Road to Well-being

Complete behavior change modules such as Diet and Nutrition, Fitness, Tobacco Cessation, and Stress Management.



Online Education

Explore our comprehensive online health education resources to gain deeper insights into achieving your goals.



Health Tracker

Monitor your daily activity and food intake with the Food & Fitness Tracker.



My Benefit Tools

Access all your benefits, including Telemedicine and Coaching, in one place.



AI Powered Support

Engage with VIR(Ai) for answers and guidance to maximize your benefits from our program.

PERSONAL HEALTH DASHBOARD

GETTING STARTED

To take advantage of your SmartHealth+ Benefit, you must activate your Personal Health Dashboard.

Step One: Activate your Personal Health Dashboard

- Log in using <https://portal.smarthealthplus.org/logon>, use the link in the Member Welcome Letter, or scan the code.
- Enter the email address where you received your Welcome Letter, and the temporary password included in it.
- Click Login
- You're in! Secure your account by updating your password right away.

Step Two: Begin the Employee Auto Enrollment Authorization Form

- Review your enrollments and the Acknowledgment of Understanding

Step Three: Enter Banking Information To Receive Payments

- Complete the Bank Account Setup of the Employee Enrollment Authorization Form by entering your Routing Number and Checking or Savings Account Number.

Step Four: Review, Sign, & Agree the Employee Auto Enrollment Authorization Form

- Review your information on the Employee Enrollment Authorization Form
- Add your signature and click I Agree at the bottom of the page.

Step Five: Complete Monthly Activities to Earn Your Payments

- You can find the list of well-being activities on your Personal Health Dashboard.
- If you don't complete your monthly healthy activities, you will receive reminders via email.



After you have activated your account:

You can access your Personal Health Dashboard on any device by downloading the app. Scan the QR code to download.

Important:

To participate in this program, you must complete one health activity each month.

TELEMEDICINE SERVICES



Introducing Recuro Health – a comprehensive, convenient, and cost effective solution for 24/7 access to essential healthcare services. Connect with board-certified doctors anytime, all from the comfort of your home or on-the-go.

Conditions Treated

- Acne / Rashes
- Allergies
- Cold / Flu / Cough
- GI Issues
- Ear Problems
- Fever / Headache
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Respiratory Issues
- UTIs / Vaginitis
- & more!

24/7 ACCESS

ELECTRONIC PRESCRIPTION ORDERING

MULTI-CHANNEL OPTIONS

CONSULT TRANSCRIPTION

Average Urgent
Care Wait Time:

11

Minutes

COORDINATED

- Urgent care can seamlessly transition into Recuro's virtual primary care
- Ensures continuous support for patients
- Enhances overall patient health
- Helps prevent future health issues

CONVENIENT

- Patients can see a board-certified physician via phone, video, and messaging
- Accessible anywhere and anytime
- Consults can even be recorded or transcribed for easy member access

PERSONALIZED

- Patients receive personalized treatment plans
- Follow-up questions can be asked after the visit for no additional charge

Recuro Health Disclaimer, Effective as of January 22, 2025. RECURO HEALTH does not guarantee that a prescription will be written. Medical services provided by your physician are subject to their professional judgement. RECURO HEALTH operates subject to state regulation and may not be available in certain states. RECURO HEALTH phone consultations are available 24/7/365, while video consultations are available during the hours of 7 am to 8 pm, 7 days a week or by scheduled availability. RECURO HEALTH physicians do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. RECURO HEALTH physicians reserve the right to deny care for potential misuse of services. RECURO HEALTH is not an insurance product or a prescription fulfillment warehouse. RECURO HEALTH, RECURO, and the RECURO logo are trademarks of Recuro Health, Inc. and may not be used without written permission. © 2025 RECURO®. All rights reserved.
<https://recurohealth.com/terms-conditions/>

Activate your Recuro Health account before scheduling a visit by clicking on the Recuro tile on your PHD.



Contact Recuro Health

(855) 673-2876

<https://www.recurohealth.com/contact>

HEALTH COACHING



What is Health Coaching?

Health and well-being shouldn't be complicated. Marquee Health coaching simplifies the journey by providing nonjudgmental, confidential support to help you achieve balance in your physical, mental, and financial well-being.

Board certified coaches take an evidenced-based approach to develop personal plans that align with your goals and comfort level. Every member begins with an Initial Health Assessment, laying the foundation for success. Through guided coaching, you'll gain a deeper understanding of positive self-talk, learn to draw from personal challenges and successes, and identify strategies that work best for you.

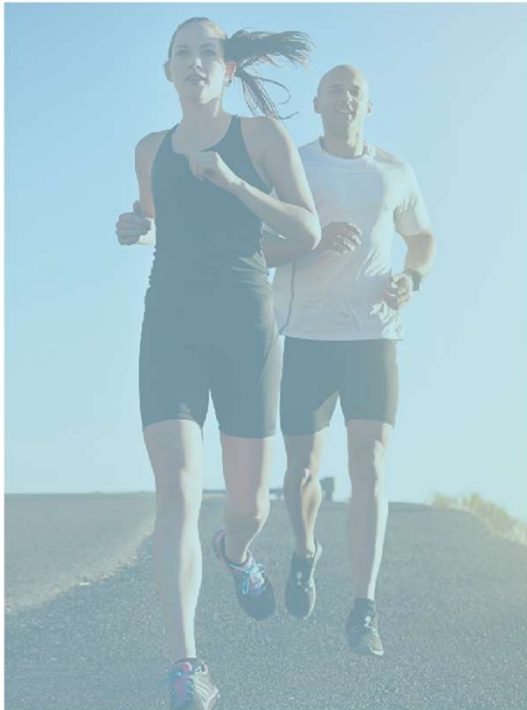
Whether you're looking to improve your nutrition, manage stress, enhance fitness, or achieve overall well-being, Marquee Health coaches tailor programs to your needs, empowering you to create lasting meaningful change.

Access Marquee Health

Once you have logged into your Personal Health Dashboard and completed your Health Risk Assessment, it's easy to book a health coach appointment online. Just navigate to My Benefit Tools, then Health Coach, to select a time and date that works best for you!

QUESTIONS? EMAIL: support@healthspace.net

Please provide your name, employer, and preferred contact method, and a support team member will reach out to assist you.



LIMITED HOSPITAL INDEMNITY

Plan Tier	1500	1200	1050	900	750	600
Hospital Admission						
Benefit Amount	\$1,000.00	\$750.00	\$600.00	\$500.00	\$350.00	\$250.00
# of Days per Month	1	1	1	1	1	1
Daily Confinement						
Benefit Amount	\$500.00	\$400.00	\$350.00	\$300.00	\$250.00	\$200.00
# of Days per Month	20	15	10	7	5	5
Emergency Room						
Benefit Amount	\$300.00	\$250.00	\$200.00	\$150.00	\$100.00	\$100.00
# of Days per Year	4	4	4	2	2	2
Ambulance						
Benefit Amount	\$300.00	\$250.00	\$200.00	\$150.00	\$100.00	\$100.00
# of Trips per Year	2	2	2	2	2	2
Max Annual Benefit	\$133,800.00	\$82,500.00	\$50,400.00	\$31,800.00	\$19,600.00	\$15,400.00

The SmartHealth+ Limited Hospital Indemnity Plan offers a fixed daily cash benefit for covered hospitalizations. It is a supplementary insurance policy, not traditional health insurance. The coverage includes:

- Initial Hospital Admission (24 hours)
- Inpatient Hospital Confinement (Days 2+)
- Emergency Department Visits
- Ambulance Services

Benefits are paid directly to the patient, allowing them to use the funds for various expenses like medical bills or groceries.



Contact Indemnity Services

888-521-1538

BenefitServices@clearspringhealthcare.com

www.clearspringhealthcare.com

EXAMPLE

If Maria's employer enrolls her in Plan 1200, her coverage includes:

- \$750 for hospital admission (first 24 hours)
- \$400 for each consecutive day after the first 24 hours (for up to 7 days in the hospital)
- \$250 for up to 4 emergency room visits per year
- \$250 for up to 2 ambulance rides per year

In her case, after a typical 3-day hospital stay for delivery, Maria would receive \$750 for admission (day 1) plus \$800 for days 2 and 3, totaling \$1,550. Additional benefits may be applied to ER visits or ambulance rides as needed.

Total Financial Support from Hospital Indemnity Insurance:

- Hospital Admission (1 day): \$750
- Hospital Stay (2 days): \$800 (2 x \$400)
- Total: \$750 + \$800 = \$1,550



Financial Impact

Maria receives \$1,550 from her hospital indemnity insurance, which significantly helps with her hospital-related expenses. This payment can cover her deductible, copays, family meals and lodging, and new baby supplies. The insurance provides her with a safety net, allowing her to focus on recovery and her new baby without financial worries during this important time.

IMPORTANT: This is a fixed indemnity policy, NOT health insurance. This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

MyTax HOTLINE



What is it?

MyTaxHotline is the only tax hotline partnered with licensed Certified Public Accountants (CPAs). Their team provides comprehensive tax advice created and updated daily by specialized attorneys, CPAs, and other tax advisors and professions. They can help you start or finish your tax returns and answer any questions along the way.

With SmartHealth+, you have 100% free and unlimited access to MyTaxHotline, either online, by email, or tollfree. You can schedule one on one meetings with one of our team members.

Access MyTaxHotline

For MyTaxHotline Live advice with one of their tax professionals, please call:

(833) 684-5483

(833) MTH-LIVE

LEARN MORE:

To learn more or to schedule a consultation, please visit:
www.mytaxhotline.com.

YUNA MENTAL HEALTH



Accessing Yuna

Head to your Personal Health Dashboard and look for the Yuna section to start taking advantage of the support you've been looking for.

portal.smarthealthplus.org

What is it?

With SmartHealth+, you get unlimited 24/7 access to Yuna, a resource that provides immediate mental health support to every employee.

If you've experienced long wait times to access therapy, high cost of traditional mental health care, lack of proactive mental health solutions, or stigma around seeking help, Yuna can help you tackle it all from burnout to maintaining a positive outlook.

SmartHealth+ PROGRAM COST

The most exciting part of this SmartHealth+ program is that it results in no out-of-pocket costs for its members.

Even though a deduction is made from your paycheck, the deduction is offset by the claim you receive as a credit for participating in the health management program.

In addition, as a qualified Section 125 plan, SmartHealth+ premiums are deducted on a pre-tax basis. Like your major medical or 401K premiums, these deductions can lower the amount you owe Uncle Sam each year.

Your savings plus the claim amount cover the cost of the benefit, which means no out-of-pocket cost.

	Without Program	With Program
Bi-Weekly Gross Pay	\$1,375.39	\$1,375.39
Major Medical Premium	\$0.00	\$0.00
Additional Pre-Tax Deductions	\$0.00	\$0.00
SmartHealth+ Premium	\$0.00	\$553.85
Taxable Income	\$1,375.39	\$821.54
Federal Withholding	\$86.64	\$24.46
Social Security	\$85.27	\$50.94
Medicare	\$19.94	\$11.91
Benefit Amount	\$30.76	\$5.28
State Withholding	\$30.76	\$5.28
Post-Tax Deductions	\$0.00	\$0.00
Post-Tax Income (paycheck received from employer)	\$1,152.78	\$728.95
*Claim payment	\$0.00	\$461.54
Total amount to bank account	\$1,152.78	\$1,190.49
Dollars available for employees to use at their discretion	\$0.00	\$37.71

Annual total of
\$980.46 with
SMARTHEALTH+

IMPORTANT

A monthly well-being activity must be completed by the 25th of each month. You must be opted in to communications to receive activity reminders. Failure to participate could result in loss of these benefits.

FAQs

How can a health benefit increase my take home pay?

Section 125 of the IRS code allows certain health and retirement benefits to be deducted from your paycheck on a pre-tax basis. This means that your payroll taxes are calculated on the remainder of your pay, after the deduction has been taken. You receive a claim payment benefit for participating in the plan. See the paycheck example on page 10 for an illustration of how this works.

Why was I auto-enrolled in this benefit?

Employees are only enrolled in the plan if they see a positive impact in their paycheck. In other words, if your paycheck would be more under the plan, you are enrolled. If your pay would be less, then you're not enrolled.

What is the claim payment?

The claim payment is the amount you receive for participation in the SmartHealth+ program. Be sure to login to your account by the 25th of each month and complete your monthly well-being activity. The program will help you track and minimize your health risks, achieve better health outcomes, and potentially reduce your need for medical intervention.

Which services qualify for a hospital indemnity claim?

Benefits are payable for initial hospital admission of greater than 24 hours, consecutive days of confinement (days 2+), emergency department services, and ambulance services. You must be admitted for 24+ hours to receive claim benefits. Outpatient hospitalization, where you are released the same day, does not qualify for the benefit payment unless you were seen in the emergency room or transported by ambulance.

Do I need prior authorization before going to the hospital?

No. The hospital coverage is a fixed indemnity policy. It pays a preset amount directly to you for specific services, regardless how much the hospital bills you.

Is this major medical insurance?

No. This is supplemental coverage, in addition to any major medical insurance you have through your employer. Members do have access to 24/7 telehealth at \$0 copay. However, this benefit will not cover the costs for you to be seen in person with your local healthcare provider.