



LLH Healthcare

TOOLS FOR HEALTHIER LIVES

Member Information Packet

Welcome to a
Healthier You!

Finally, a healthcare management platform with defined health benefits for you.



Complete Care at no out-of-pocket cost!

Additional Benefits Include:

- Payments for qualified out-of-pocket hospital expenses
- Virtual Urgent Care
- Virtual Primary Care Services
- Virtual Behavioral Health
- Prescription Benefit
- Health Management Coaching
- Personal Pathfinder Assessment
- Laboratory and Genomic Screenings
- Behavioral Change Workshops and Paths
- Emotional Well-Being Solutions
- Digital Coaching
- Professional Tax Consulting Services

Contact LLH Healthcare M-F 8:00am-7:00pm CST | (888) 308-8085 | help@llhhc.com

Complete Care



HOW TO ACCESS

- 01** Sign up with the Recuro Care app or visit the webpage below to access: ["member.recurohealth.com"](https://member.recurohealth.com)
- 02** Enter your employer member ID (SSN)
- 03** Create your username and password
- 04** Trouble logging in? Please call Member Services at 855-6RECURO (Spanish translators are available)

Activate

Register

Sign In

Security

Download Our App!



Call 1.855.6RECURO



member.recurohealth.com

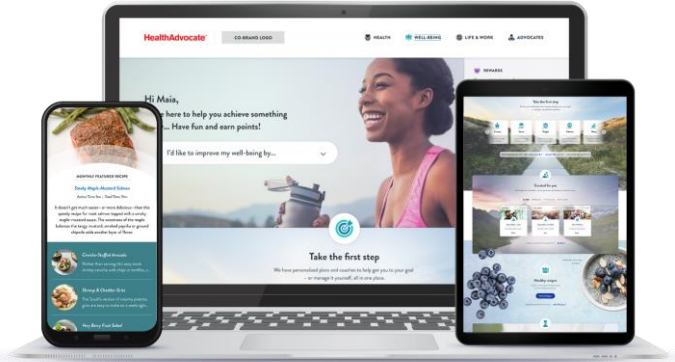




RECURO HEALTH **HealthAdvocateSM**

Your LLH Healthcare Health Management experience through our partnership with Health Advocate includes tools and resources that touch on all aspects of well-being through multiple Learning Pillars.

- | Dashboard | My Services | My Benefits | Health Record | Settings |
|-----------|--|-------------|---------------|----------|
| 1 | Log into your Recuro Health dashboard | | | |
| 2 | Click My Benefits | | | |
| 3 | Go to Health Advocate Portal | | | |
| 4 | Click My Alerts to access Plan Qualified Activities | | | |



Personal Pathways

Health Advocate's self-guided pathways can help you build a foundation of knowledge and good habits to help you reach your goals. There are a number of pathways to choose from, organized through our Learning Pillars of Well-Being.

Performance Coaching

When it comes to working toward your health and well-being goals, you don't have to do it alone! The Health Management Platform offers support from a Human Performance Coach to guide you on your path toward meeting your goals.

Mindfulness Challenges

Our interactive challenges make it fun for everyone to jump-start healthy changes and reach their well-being goals by tracking healthy behaviors.

Behavioral Workshops

Behavioral Change Workshops are designed to help you boost your well-being knowledge, develop new skills and healthy habits, take action to lead a healthier lifestyle.



Complete Care

A comprehensive preventative health solution that offers precision care

Welcome to Recuro's Complete Care solution! Complete Care brings together the best of preventative care, with a coordinated model that includes urgent care, primary care, and behavioral health. Together these services provide coordinated care to better serve your unique medical needs.

Our optional genetic testing focuses on hereditary disease risk identification whose treatment can then be tailored to each person's unique DNA. In addition, each patient is provided a comprehensive health risk assessments covering physical, behavioral health, lifestyle, and other conditions that may require identification and preventative treatment.

Top Conditions Treated

Diabetes	GI Tract Issues	UTI's & Vaginitis
Prediabetes	High Cholesterol	Respiratory Illness
ADHD/ADD	Substance Abuse	Anxiety/Depression
Acne & Rashes	Fever & Allergies	Cold/Flu & More

Disclaimer: Disclaimer: Recuro services are for non-emergency conditions only. Recuro services are not considered insurance or a Qualified Health Plan under the Patient Protection and Affordable Care Act. Recuro doctors do not prescribe DEA controlled substances (schedule I-IV) and does not guarantee that a prescription will be written. For updated full disclosures, please visit www.recurohealth.com

What's Included in Your Plan



Scan to Download App

24/7 Access

Recuro physicians are available whenever our patients need them, day or night

Dedicated Physician

Choose your preferred physician and see them for every visit

Easy Prescription Pickup

Your physician will send any prescribed prescriptions to your preferred pharmacy for easy pickup

Psychiatry

Psychiatry & behavioral health medication management

Therapy & Counseling

Access to therapy and counseling services from social workers and licensed psychologists

Health Assessment

Behavioral health-focused health assessment including common issues such as depression and anxiety



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Virtual Primary Care

Top primary care physicians to provide personalized care anytime

You now have access to top primary-care physicians dedicated to understanding your needs and developing a tailored care plan to fit your lifestyle! Featuring easy access to care via message-based or video interactions.

Included in your plan is Recuro's comprehensive health risk assessment, which helps identify your current health challenges and shows future issues before they start.

Top Conditions Treated

Diabetes	GI Tract Issues	UTI's & Vaginitis
Prediabetes	Respiratory Illness	Anemia
High Cholesterol	Arthritis	Obesity Management
Cold/Flu	Allergic Conditions	And More

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What's Included in Your Plan



Scan to Download App

Dedicated Physician

Choose your preferred physician and see them for every visit

Simple At-Home Labs

Lab tests are shipped to your home with a prepaid return label included

Easy Prescription Pickup

Your physician will send any prescribed prescriptions to your preferred pharmacy for easy pickup

Health Risk Assessment

Complete a comprehensive survey so our physicians can optimize your care plan to fit your specific needs

Integrated Urgent Care

Virtual Urgent care is included in your virtual primary care solution 24/7, every day of the year

Condition Management

Specialized, ongoing care for chronic conditions



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Virtual Urgent Care

24/7 access to doctors for treatment of common medical concerns

Welcome to Recuro's Virtual Urgent Care solution! We connect you with urgent care doctors through our app when you and your family need to see a doctor. All of our doctors are board-certified and are equipped to quickly treat any common medical concern.

Our urgent care solution provides unlimited 24/7 access with **zero out-of-pocket costs** for you and your family, ensuring that you get quality care when you need it, all from the convenience of your mobile device or computer.

Top Conditions Treated

Acne & Rashes

Ear Problems

Headache

Allergies

Fever

Pink Eye

Cold/Flu & Cough

Insect Bites

Respiratory Issues

GI Issues

Nausea & Vomiting

And More

What's Included in Your Plan



Scan to Download App

24/7 Access

Recuro physicians are available whenever our patients need them, day or night

Primary Care Coordination

Your Recuro urgent care and primary care physicians can easily transfer your information for seamless care

Easy Prescription Pickup

Your physician will send any prescribed prescriptions to your preferred pharmacy for easy pickup

Phone & Video Capabilities

Live video and phone call options let you receive care the way you prefer

Visit Summaries

Your medical visit is recorded and transcribed, allowing you to access your information at any time

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Virtual Behavioral Health

Comprehensive therapy, counseling, psychiatry and medication management

Recuro's Virtual Behavioral Health solution gives you virtual access to connect with a psychiatrist or licensed counselor through secure and private online video and phone sessions, whenever and wherever you need it. Services include ongoing counseling, medication management, and assessments – see below for our top topics our providers can help you and your family with.

Top Conditions & Topics Treated

ADHD / ADD	Sleeping Disorders	Grief & Loss
Anger Mgmt.	Substance Abuse	PTSD
Anxiety/Depression	Stress	OCD
Bipolar Disorder	Eating Disorders	And More

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Easy Prescription Pickup

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Health Assessment

Behavioral health-focused health assessment including common issues such as depression and anxiety

Dedicated Physician

Choose your preferred physician and see them for every visit, with easy information sharing between all your Recuro physicians



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Prescription Benefit

Helping patients get the medication they need for less cost

Welcome to Recuro's Prescription Benefit solution! In today's fast-paced world, who remembers to order their prescription refills, let alone has time for a trip to the pharmacy? Recuro Health offers pharmaceutical medications delivered right to your door. Download the Recuro app today to get started!

Recuro takes the hassle out of managing your prescriptions by getting the correct medications to you in a timely and secure manner. We provide easy fulfillment of your prescriptions for both urgent care needs and chronic conditions.

Sample Medications Include

Albuterol	Amoxicillin	Atorvastatin
Benazepril	Cephalexin	Clindamycin
Fluoxetine	Lisinopril	Metformin
Prednisone	Sertraline	Sucralfate

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What's Included in Your Plan



Scan to Download App

Prescription Benefit Card

Digital card that can be presented when picking up urgent care medications at your local pharmacy.

Broad Prescription List

Access to approximately 65 generic urgent care prescriptions at no cost to you.

Home Medication Delivery

Mail order pharmacy for home delivery of covered chronic care medications.

Extensive Pharmacy Network

This benefit is accepted at over 70K retail pharmacy locations across the U.S.

Easy-to-Use Portal

An integrated portal allows users to easily request home delivery of their prescriptions.



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Hospital Indemnity Benefit

The Limited Benefit Insurance Policy through LLH Healthcare is a supplemental health plan. Employees are eligible to receive a Hospital Indemnity payment when a valid claim is filed. The payable benefit will correspond to the plan you are enrolled in. Your Federal Life claim form can be accessed within your Health Advocate Portal.

Limited Benefit Health Plan Premium Options	Low Plan	Mid Plan	High Plan
Initial Hospital Admission Benefit			
Benefit Payable Per Day of Initial Confinement	N/A	N/A	\$500
Maximum Number of Days Payable	N/A	N/A	1 Day
Daily In-Hospital Benefit			
Benefit Payable Per Day of Confinement	\$100	\$100	\$200
Maximum Number of Days Payable	10 Days	30 Days	30 Days
Emergency Room Benefit			
Benefit Payable Per Day	\$100	\$100	\$100
Maximum Number of Days Payable	1 Day	1 Day	1 Day
Ambulance Benefit			
Benefit Payable Per Day	\$100	\$100	\$100
Maximum Number of Days Payable	1 Day	1 Day	1 Day
Health Management Claim Payment			
Benefit Payable per Month	\$500	\$750	\$1,000
Maximum Number of Months Payable	12 Months	12 Months	12 Months

Health Management Benefit

How the Program Works: In addition to the Hospital Indemnity benefit, LLH Healthcare provides a tax advantage benefit where employees may see an increase to their take home pay due to tax savings. See example below. Enrolled employees will have a pre-tax deduction and a post-tax claim payment within the same check. Employees will receive a claim payment for completing a monthly health management activity. The post-tax claim payment offsets the pretax premium deduction, often resulting in increased take home pay!

Tax Allowance Settings:

Federal: \$/\$0.00



Paycheck Example

	Without Program	With Program
Weekly gross pay	\$800.00	\$800.00
Major medical premium	\$0.00	\$0.00
Additional pre-tax deductions	\$0.00	\$0.00
Indemnity Premium (LLH)	\$0.00	\$276.92
Taxable Income	\$800.00	\$523.08
Federal withholding	\$63.21	\$29.98
Social Security	\$49.60	\$32.43
Medicare	\$11.60	\$7.58
State withholding	\$0.00	\$0.00
Post-tax deductions	\$0.00	\$0.00
Post-tax Income (paycheck received from employer)	\$675.59	\$453.09
Indemnity Claim Payment (LLH)*	\$0.00	\$230.76
Total amount to bank account	\$675.59	\$683.85
Approximate increase in take home pay	\$0.00	\$8.26
Approximate monthly increase in take home pay	\$0.00	\$35.79

*Claim payments in excess of the employee's annual medical out-of-pocket expenses may be taxable. The plan provides employees with 24/7 and on-demand personal tax advice through tax professionals with BMD Gateway Tax Advice Line at no additional cost to the employee.

Contact Us M-F 8:00am-7:00pm CST | (888) 308-8085 | help@llhhc.com

Tax Consulting

1-888-959-4474

All plan participants have free access to tax advisory services provided by Brennan Manna & Diamond, LLC, and its online platform of BMD Gateway. Through the BMD Indemnity Plan Tax Advice Line, plan participants will interact directly with tax professionals and receive individualized advice based on plan specifics.



BMD
TAX ✓ HOTLINE



Contact BMD: 1-888-959-4474 | Email: Tax@BMDGateway.com

Indemnity Plan Tax Advice Line Benefits

- The tax advisory services are available to all members on an “on-demand” basis.
- The tax advisory services are free to all plan participants.
- Unlimited tax assistance from tax professionals for indemnity plan questions.
- Frequently Asked Questions offer clear explanations of any tax implications.
- Hundreds of examples of common tax scenarios.
- Discounted personal tax filing services.

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DISCLAIMER

Nothing in the foregoing is intended to provide legal, financial, accounting, tax or health advice from Live Life Healthy and the insurance carriers expressly disclaim, and you are hereby instructed not to rely on statements made in these foregoing materials for such advice. Live Life Healthy and the insurance carriers are not in the business of providing legal, financial, accounting, tax, and health advice. Before considering or purchasing the Plan, you should consult with and rely on your own legal, financial, accounting, tax and or healthcare professional(s). Live Life Healthy and the insurance carriers do not guarantee, and expressly disclaims guaranteeing, any and all employee health or wellness benefits or tax savings, and any employer cost savings or tax savings statement made in the foregoing materials is subject to these disclaimers and any nonreliance provisions.

