



SIMPLEPAY HEALTH ENROLLMENT GUIDE

OPEN ENROLLMENT: OCTOBER 24 - NOVEMBER 15

BUILT FOR MORE >





**FOR TEXAS TEAM MEMBERS ONLY
PILOT PROGRAM**

INTRODUCING AETNA SIMPLEPAY HEALTH

For Texas residents only, we are excited to offer 2 additional medical plan options in 2024 with SimplePay Health. These 2 plan choices will be in addition to your 3 BCBSTX option. SimplePay simplifies your healthcare journey by creating a smooth and seamless experience from selecting a provider to paying your bill. SimplePay gives you the tools to identify high-quality physicians in your area, know the cost of every service ahead of time and receive one consolidated statement for those services at the end of each month.



GOING FOR CARE IS EASYGOING



Use app or web to search for a provider or medication.



Select based on cost and quality.



Present ID card, pay \$0 at time of visit.



Receive 1 monthly statement for the same price you selected upfront.



Pay just like any other bill with 0% financing if needed.

HIGH-QUALITY CARE IS NOW AFFORDABLE

SimplePay is designed to help you find high-quality, low-cost providers so you don't have to sacrifice getting great care to save money. With SimplePay, providers are categorized into three copay rankings:



TIER 1 PROVIDERS
HIGH QUALITY, LOW COST



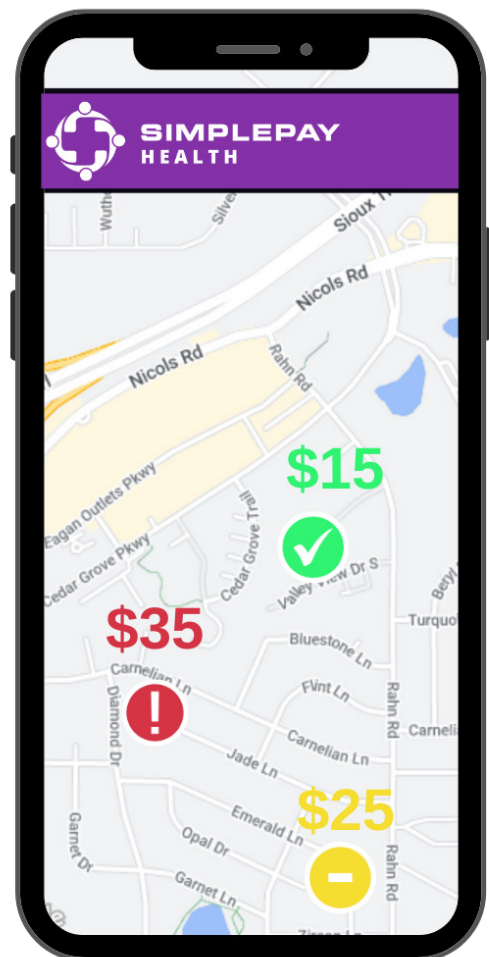
TIER 2 PROVIDERS
GOOD QUALITY, MEDIUM COST



TIER 3 PROVIDERS
OK QUALITY, HIGH COST

FIND YOUR DOCTOR BY VISITING:

<https://employers.simplepayhealth.com/buildersfirstsource.html>



CONVENIENT FINANCING AVAILABLE

- ■ ■ SIMPLEPAY HEALTH OFFERS YOU 0% FINANCING FOR YOUR MEDICAL BILLS AND MEDICATIONS.

WHAT BENEFITS DO YOU RECEIVE WITH THE SIMPLEPAY HEALTH PAYMENT PLAN?

- Single monthly statement
- No payment at the time of service
- 0% financing
- Pay manually or autopay

WHY SIGN THE FINANCIAL FORM?

In order to offer 0% financing with no background check you are required to sign a financial onboarding form and provide a payment method to receive your financial benefits.





NATIONAL PLANS

Remember, you also have three BCBS national medical plans to consider. See pages 6 – 11 in the enrollment guide for details.

2024 PREMIUMS

BIWEEKLY PREMIUMS

<\$39.9K

\$40K-
\$69.9K

\$70K-
\$99.9K

\$100K+

SIMPLEPAY PPO

Team Member Only	\$63.21	\$67.79	\$81.62	\$99.93
Team Member + Spouse/ Partner	\$170.67	\$183.04	\$220.36	\$269.82
Team Member + Child(ren)	\$158.03	\$169.48	\$204.04	\$249.84
Team Member + Family	\$225.66	\$241.80	\$291.11	\$356.43

SIMPLEPAY HDHP

Team Member Only	\$55.32	\$59.33	\$71.43	\$87.45
Team Member + Spouse/ Partner	\$149.36	\$160.19	\$192.85	\$236.13
Team Member + Child(ren)	\$138.30	\$148.32	\$178.56	\$218.64
Team Member + Family	\$197.49	\$211.61	\$254.76	\$311.92

How are the two SimplePay plans different?

The SimplePay PPO has no annual deductible — you pay a **flat dollar amount** (called a copay) for all care and prescriptions from day one. With the SimplePay HDHP, you're billed the **full cost of care** until you meet the plan's annual deductible. But, the HDHP has lower premiums and lower copays for some services and prescriptions. It also comes with a Health Savings Account (HSA).

What about prescriptions?

With SimplePay, you fill prescriptions through the CVS network of pharmacies, but you pay what you owe for your medications to SimplePay instead of at the pharmacy. You can also use mail order for medications that are used to treat chronic, long-term illnesses. The amount you pay depends on the pharmacy you choose, so look for those checkmarks!



What else does SimplePay come with?

If you enroll in a SimplePay plan, you get access to powerful programs to support your health — at no cost you — including diabetes and cardiovascular disease management with Livongo, Joyages for mental health support and Wondr Health for weight management.



DON'T FORGET TO MAKE YOUR MEDICAL PLAN ELECTION FOR 2024 FROM OCTOBER 24 – NOVEMBER 15, 2023.

COPAY PLAN DESIGN

Effective Date: January 1st, 2024

Nationwide Network: Aetna Choice POS II

Deductible	\$0
Coinsurance	100%
Out-of-Pocket Maximums*	
Individual	\$6,000
Family	\$12,000

Service Description	SimplePay Health Provider Rankings			
	Tier 1	Tier 2	Tier 3	Out-of Network
Preventive	Free			
Primary Care Office Visit	\$30	\$40	\$70	\$85
Specialist Office Visit	\$65	\$85	\$140	\$170
Advanced Imaging MRI, MRA, CAT & PET Scans	\$315	\$415	\$695	\$835
Routine Labs	\$20	\$30	\$45	\$55
Diagnostic Radiology	\$90	\$120	\$195	\$235
Diagnostic Labs	\$90	\$120	\$195	\$235
Urgent Care	\$65	\$85	\$140	\$170
Outpatient Surgery	\$1,020	\$1,355	\$2,260	\$2,710
Emergency Room / Emergency Services	\$580			
Ambulance	\$580			
Outpatient Therapies (PT, OT, ST)	\$65	\$85	\$140	\$170
In Hospital Stay	\$3,130	\$4,175	\$6,000	\$7,800
Home Health Care	\$65	\$85	\$140	\$170
Hospice	\$340	\$450	\$755	\$905
Skilled Nursing Facility	\$2,765	\$3,685	\$6,000	\$7,375
Durable Medical Equipment	\$140	\$190	\$315	\$380

	Tier 1	Tier 2	Tier 3	90-day Supply
Generic	\$20	\$25	\$40	\$0
Preferred Brand	\$50	\$60	\$100	\$100
Non-Preferred Brand	\$75	\$90	\$150	\$150
Specialty – Mail Order Only	\$100			

*Out-of-Network copay is not subject to the Out-of-Pocket Maximum.

HIGH DEDUCTIBLE PLAN DESIGN

Effective Date: January 1st, 2024

Nationwide Network: Aetna Choice POS II

Deductible	\$2,300 / \$4,600			
Coinsurance	100%			
Out-of-Pocket Maximums*				
Individual	\$6,000			
Family	\$12,000			
Service Description	SimplePay Health Provider Rankings			
	Tier 1	Tier 2	Tier 3	Out-of-Network
Preventive	Free			
Primary Care Office Visit	\$15	\$20	\$30	\$40
Specialist Office Visit	\$30	\$40	\$65	\$80
Advanced Imaging MRI, MRA, CAT & PET Scans	\$140	\$190	\$315	\$400
Routine Labs	\$10	\$15	\$20	\$30
Diagnostic Radiology	\$40	\$55	\$90	\$110
Diagnostic Labs	\$40	\$55	\$90	\$110
Urgent Care	\$30	\$40	\$65	\$80
Outpatient Surgery	\$465	\$615	\$1,030	\$1,236
Emergency Room / Emergency Services	\$250			
Ambulance	\$250			
Outpatient Therapies (PT, OT, ST)	\$30	\$40	\$65	\$80
Inpatient Hospital Stay	\$1,425	\$1,900	\$3,000	\$3,600
Home Health Care	\$30	\$40	\$65	\$80
Hospice	\$155	\$205	\$345	\$420
Skilled Nursing Facility	\$1,255	\$1,675	\$2,795	\$3,400
Durable Medical Equipment	\$65	\$85	\$140	\$170
Prescriptions	SimplePay Health Pharmacy Rankings			Mail Order
	Tier 1	Tier 2	Tier 3	90-day Supply
Generic	\$5	\$10	\$15	\$10
Preferred Brand	\$10	\$15	\$25	\$20
Non-Preferred Brand	\$15	\$20	\$30	\$30
Specialty – Mail Order Only	\$10			

*Copay applies only after deductible has been met. Out-of-Network copay is not subject to the Out-of-Pocket Maximum.

CLINICAL SOLUTIONS



VIRTUAL CARE

Teladoc provides access to board-certified doctors, psychiatrists or licensed psychologists via video conferencing. Use the Teladoc app or website to talk to a doctor when it's convenient for you.

*No cost to you if covered by your company's plan option.



MENTAL HEALTH

Joyages is a mental health app designed to empower you to become happier in just minutes each day. With customized assessments, it is designed to alert you to mental risks. Joyages is a private, user-friendly digital life coach that helps you navigate through life's toughest moments and build the resilience necessary to thrive.



EXPERT SECOND OPINION SERVICES

2nd.MD provides expert medical opinions via video or phone consultations. If you were to receive a diagnosis and/or treatment plan from a licensed medical practitioner or remain undiagnosed after multiple visits to specialists, the 2nd.MD team assists you in selecting a specialist, providing medical records to the specialist for review, and scheduling the specialist consultation.



FERTILITY, PREGNANCY, AND PARENTING

Ovia Health's mobile apps offers you access to Ovia Fertility, Ovia Pregnancy and Ovia Parenting to help you navigate your health and parenting journey. SimplePay Health unlocks all of Ovia's features, including unlimited 1-on-1 coaching and related benefits navigation.



WEIGHT MANAGEMENT AND HEALTHY EATING

An online skill-building program that teaches you when and how to eat to lose weight and keep it off. The program focuses on behavior change, taking care of your Vital Needs, and how to start adding physical activity into your life.



DIGITAL MSK CARE

Hinge Health offers a comprehensive virtual physical therapy program in the palm of your hand. Hinge is comprised of a team of licensed doctors of physical therapy who create custom programs to guide preventative exercises and physical recovery from the convenience of your own home.



DIABETES AND PREDIABETES CARE

Virta is available to you, your spouse or your dependent(s) enrolled in the SimplePay Health plan free of cost who are diagnosed with diabetes. Virta's evidence-based approach can help you lose weight, lower blood sugar, and reduce medications—and make it last.

CONTACT YOUR HEALTH VALET

WHAT IS A SIMPLEPAY HEALTH VALET AND HOW CAN THEY HELP ME?

Your Health Valet is a concierge resource that can help you navigate your healthcare with confidence.

YOUR HEALTH VALET CAN ASSIST WITH A VARIETY OF DIFFERENT SITUATIONS INCLUDING:

- Finding a high-quality provider.
- Helping you understand different care options.
- Answering questions on all things SimplePay, such as, billing questions, doctor questions or even general insurance questions.

800.606.3564
healthvalet@simplepayhealth.com

Hours:
Monday-Friday
8am-8pm Central

*Health Valets are free of charge and available in multiple languages







BFS Benefits
6031 Connection Dr, Suite 400
Irving, TX 75039

First Class Mail
Presorted
US Postage
PAID
City, State
Permit No. XXXX

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