

Population
Science
Management



PLAN OVERVIEW



EXPLORE THE DIFFERENCE



GIGCARE



WHAT WE DO

POPULATION SCIENCE MANAGEMENT (PSM)

offers GIGCARE plans with low monthly premiums that won't break your bank.

PSM's GIGCARE offerings provide a custom-tailored mix of health benefit plans with additional no cost benefits to support your overall health and well-being.

OUR GIGCARE PLAN SELECTION IS DESIGNED TO :



Save you money



Save you time



Guide you on your journey of well-being

PSM's GIGCARE platform provides the very best services to ensure your experience exceeds your expectations. Our services include an extensive array of physician and ancillary networks, pharmacy benefit management, diabetes management, telehealth, and in-home services. We work hard to keep your healthcare costs under control while providing you with the very best coverage options available.

2 MILLION+ PROVIDERS



**BlueCross.
BlueShield.**

BlueCross BlueShield

Worldwide health insurance solutions and services that provide peace of mind to employers, non-profits, universities and individuals – ensuring members get access to the care they need, when they need it.

Provides Access To•

- > Hospitals and clinics across the U.S.
- > Primary and Specialty care providers
- > Heart, cancer, and trauma centers
- > Children's care
- > Behavioral health network

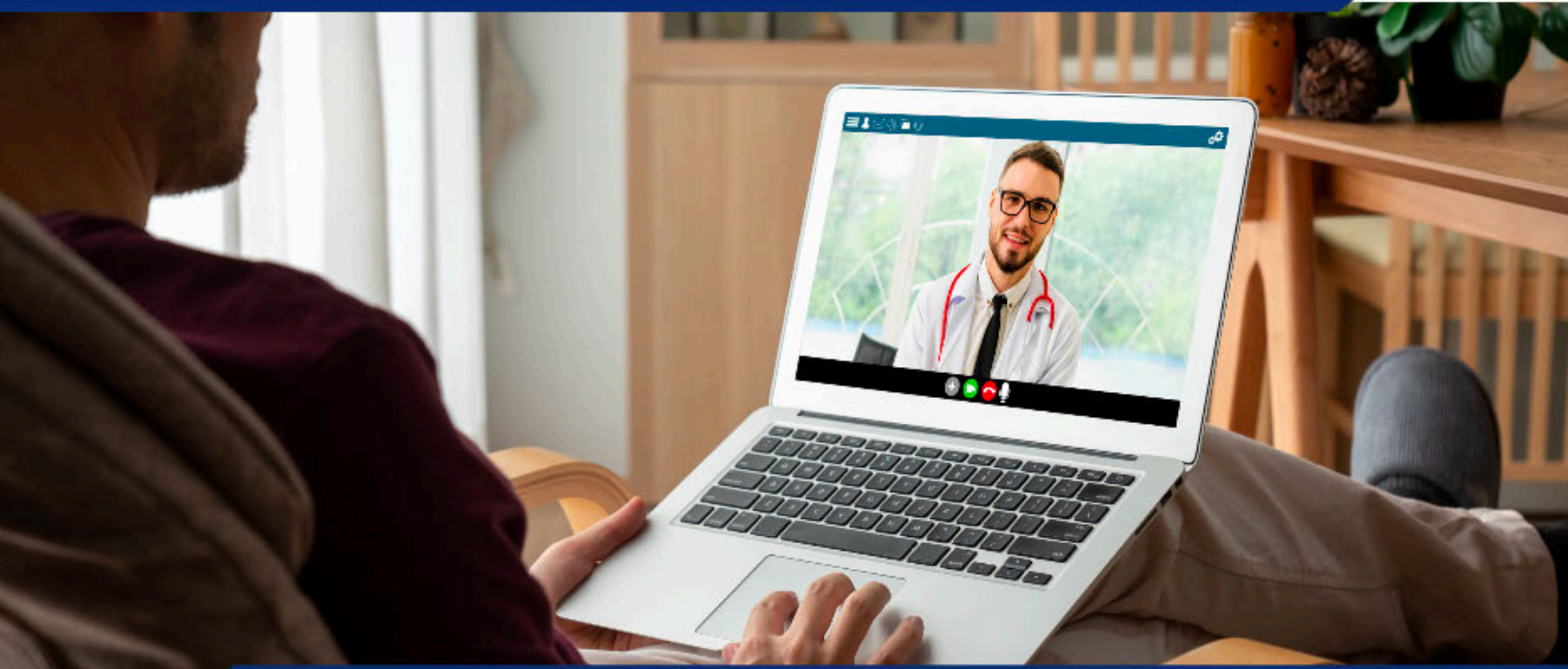


TELEMEDICINE



24/7 ACCESS

- PRIMARY CARE
- URGENT CARE
- MENTAL HEALTH CARE



**Connect with Board-Certified Physicians,
anytime, anywhere in the United States.**



**NO CLAIMS
OR COPAY**



**EVERY
STATE**



**CARE
COORDINATION**



**EXCLUSIVE
DOCTORS**

WE TREAT

50+

ROUTINE MEDICAL
CONDITIONS!

- > ACNE
- > ALLERGIES
- > COLD/FLU
- > CONSTIPATION
- > COUGH
- > DIARRHEA
- > EAR PROBLEMS
- > FEVER
- > HEADACHE
- > INSECT BITES
- > NAUSEA/
VOMITING
- > PINK EYE
- > RASH
- > RESPIRATORY
PROBLEMS
- > URINARY
PROBLEMS
- > AND MORE

WHY
THERAPY?



- > ALCOHOL/DRUGS/
TOBACCO RELIANCE
- > CHILD OR ELDER
CARE MATTERS
- > CO-DEPENDENCY
- > EATING DISORDERS
- > PHYSICAL/SEXUAL/
EMOTIONAL ABUSE
- > RELATIONSHIP CONCERNS
- > STRESS AND ANXIETY
- > WORK OR PERSONAL
CONFLICTS

PRIMARY CARE

Same Day Appointments

Access a Virtual Primary Care appointment the same day of requesting it! Or, schedule when it's best for you.

Same Provider Each Visit

See the same provider each visit so that they can best understand your health needs and provide personalized care.

Annual Wellness Check

An annual wellness check can help you get on a better health trajectory, get a personalized care plan, and learn about your overall health!

URGENT CARE

Instant Access To Care

Virtual Urgent Care visits can be accessed as short as in 20 minutes! You can also schedule appointments when it best works for you.

In House Providers

See the same provider each visit so that they can best understand your health needs and provide personalized care.



MyLiveDoc

Your health, your time

MENTAL HEALTH THERAPY

Annual Vists

MyLiveDoc includes four mental health visits annually for each family member. Available to adults and adolescents 12 years and older.

Convenient Scheduling

Easy access to a licensed, Master's level counselor within 1-3 days. Should you need in-person care, our team is able to provide referrals when needed.

Same Therapist Each Visit

See the same therapist each visit to best understand your personal needs. Our counselors are trained in clinical assessments and care coordination.

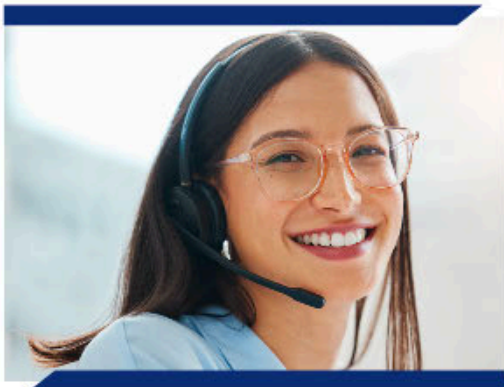
CONTACT MyLiveDoc · (855) 226-6567

PHARMACY BENEFITS



Through GIGCARE, PSM has partnered with Prime Therapeutics to close the gaps between medical and pharmacy benefits and delivering holistic care. They leverage innovative data and analytics to improve people's health and help our members save on costs.

FOR ASSISTANCE, CALL OUR MEMBER SERVICE HELP DESK AT (844) 649-0493



INFLUENCING THE FUTURE OF HEALTH CARE

As we reimagine pharmacy management, we're focused on changing health care for the better through connected, values-driven partnership that puts people and their health at the center of everything we do.



SAVE YOU MONEY



YOUR NEEDS



YOUR HEALTH

Lowering drug costs

Effective drug lists are one of the best ways to ensure the lowest total cost of care. We curate the right drugs while removing those that are medically unnecessary or have clinically appropriate, cost-effective alternatives.

Managing specialty

Specialty drugs are changing lives for the better, but they are also costly for the plans and members who pay for them. We offer a new approach that can help drive savings and better control.

Optimizing drug access

Channel optimization means our clients can choose any solutions that meet their needs, and members can get their medicine the way they want it — and at the lowest cost.



ADDITIONAL BENEFITS



What is Wholeistic™ Coaching?

We have partnered with US HealthCenter to offer free Wholeistic™ Health Coaching. Wholeistic™ Health Coaching is a telephonic health management and improvement program providing you with a personal health coach who will work with you on an appointment basis to help you understand and manage your health and your families health.

You can work one-on-one to manage your health, lower your health risk(s), and improve your overall wellbeing. Typical health conditions or topics addressed include stress management, high blood pressure, cholesterol, diabetes, weight, smoking cessation, allergies, asthma, heart disease and cancer.

Getting Started is easy!

- > Contact us toll free at (877) 322-7398 extension 3 at any time
- > Send an e-mail to HealthCoach@USHealthCenterInc.com

NOTE: This line goes directly to a voice mailbox. Please leave the name of your employer, your phone number, and the best time to reach you. A Health Coach will contact you within 24 hours.



CALL US AT (866) 837-1515

Network Access

Expanded access to include urgent care, labs, and a variety of other ancillary services with first class support and service.

Pharmacy Assistance Program

Intended for members that live in the United States and demonstrate qualifying financial need. Those who qualify, will receive their medicine for free. NO co-pays or shipping costs.

Pharmacy Importation Program

If the prescription drug falls on our formulary, we have access to Canadian pharmacies allowing your members to save up to 70% on their prescriptions. *HSA Plans may vary.*



CALL US AT (866) 837-1436

Advocacy & Balance Bill Services

Got an unexpected bill from a provider who you thought had been paid? Call us! We stand behind our members and ensure they are removed from any balance bill situation.

DIABETES MANAGEMENT



Through GIGCARE, PSM has partnered with Diathrive to get you diabetes supplies and coaching at no cost to you.

Diabetes testing
supplies covered **100%**



- ✓ Quality glucose testing supplies
- ✓ FDA approved supplies
- ✓ Accurate and FDA approved
- ✓ Delivered every 3 months
- ✓ Insulin pen needles also available
- ✓ Share your results from your phone

Personal Health Coaching For Employees Covered 100%

> 1 ON 1 (phone or web chat)

> CERTIFIED COACHES

> DIABETES EDUCATION

> NUTRITION AND PERSONAL TRAINING

> PERSONALIZED GOALS

> PROVEN SMOKING CESSATION PROGRAM

CALL OUR **GIGCARE** CARE GUIDES TO LEARN MORE · (866) 200-2513

MEMBER PORTAL

Welcome to Population Science Management's GIGCARE Health Plan Portal!

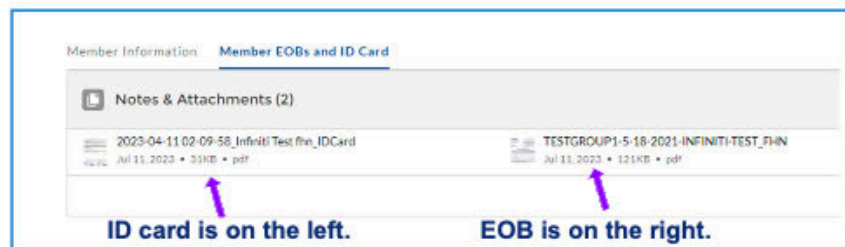
Watch for an email from GIGCARE Member Portal Experience that will give you your username and a link to activate your portal. Once you enter your username, you will be prompted to create a password. When you are logged on, you can access your ID cards, view EOB's and claims, download forms, access your plan documents and much more!



How to access EOB's and ID cards

On the header, click on **My Information > My Dependents**. You and your dependents will be listed.

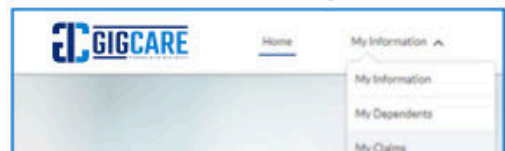
- Under **Member Information**, click on your name to view your information.
- Click on **Member EOB's and ID Card** to view them.



NOTE: If you have multiple EOB's, click on the EOB that correlates to the date of service to view.

How to view your claims

On the header, click on **My Information > My Claims**



How to find plan documents

On the header, click on **More** to view or download your plan documents and notices including:

- Plan Documents
 - Welcome Kit
 - ID Card Sample
 - Quick Reference Guide
 - Plan Summary & Summary of Benefits
- Find a Doctor or Lab
- Talk to a Doctor Virtually
- Contact Member Services
- Notices
 - COBRA Notices
 - WHCRA Notices
 - Medicaid and CHIP Notices

 MemberServices@DetegoHealth.com

 866-200-2513

 MYGIGCARE.NET

MORE INCLUDED BENEFITS



LIVING 2.0

Through GIGCARE, PSM has partnered with Living 2.0 to offer you access to this collection of offerings...

Lower your Bills

We negotiate with your provider to lower your bills (mobile, cable, internet, etc.) and if we save you money, we split the savings with you 50/50.

Get paid to Exercise

Get paid to improve your health and fitness! Earn up to \$10 each day and every time you cash out your \$10, we will donate 5 meals to FEEDING AMERICA.

Student Loan Debt Relief

For a small one-time fee, work with our specialists to reduce your student loans up to 40% with an average savings of over \$340 per month!

Cashback Mall

REAL cash back on your online purchases from more than 1,400 stores with exclusive discounts, plus 100's of daily deals, specials and coupons.

Save + Give

Get cash back for in-store or online purchases and donate a percentage to charity.

Travel, Entertainment & Dining Discounts

Get guaranteed lowest price for hotels & resorts, plus discounts on entertainment and dining, too.

Shop Now, Pay Later

Shop millions of products and pay over a period of time, interest free, with up to \$2,500 in credit.

0% Pay Day Loan

Get up to \$100 a day at 0% interest payday loans. Additionally, get instant overdraft protection, cash back at 100's of retailers & restaurants, and a medical bill negotiation service.

Relationship Health

Repair, grow & strengthen a marriage or any committed relationship.

Identity Theft

Monitor, alert and defend credit information for whole household.

Need Assistance?

> (877) 322-7398 extension 2

> help@ushealthcenterinc.com

Learn More on Your Personal Health Dashboard™



CASE MANAGEMENT



If you are experiencing a complex medical condition or a catastrophic illness or accident, our case management program can help.

ADVOCATE, COORDINATE & ENCOURAGE

Blue Cross and Blue Shield of Nebraska case managers are registered nurses able to assist you with cancer treatment, transplants, high-risk pregnancy, children with special needs, traumatic injuries, and many other complex conditions.

Our case managers do not replace the care you receive from your health care providers however, they can:

- > Advocate for you and assist you in making informed health care decisions
- > Coordinate your care plan with you, your healthcare providers, and other relevant caregivers (including family members)
- > Provide information to help you understand your health insurance benefits
- > Identify and refer services and resources to meet your needs
- > Encourage involvement in your treatment program and empower you to manage your condition
- > Contact you periodically to assure your needs are being met



No Cost to You

Blue Cross and Blue Shield of Nebraska's case management program is offered at no cost to you, and you may opt out at any time. The program does not affect your claims, payments, or benefits.

FOR MORE INFORMATION ON CASE MANAGEMENT, PLEASE CALL 800-247-1103

Blue Cross and Blue Shield of Nebraska is an independent licensee of the Blue Cross and Blue Shield Association.

PLANS AVAILABLE

PLAN	PPO \$1,500		PPO \$2,500		PPO \$5,000		PPO \$7,350		QHDHP \$5,000 (HSA)	
	IN	OUT	IN	OUT	IN	OUT	IN	OUT	IN	OUT
Annual Wellness Exam	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visit	\$25	-	\$25	-	\$25	-	\$25	-	-	-
Preventive Care Visit	\$0	Deductible & Coinsurance	\$0	Deductible & Coinsurance	\$0	Deductible & Coinsurance	\$0	Deductible & Coinsurance	\$0	Deductible & Coinsurance
Specialty Care Visit	\$40	-	\$40	-	\$40	-	\$40	-	-	-
Urgent Care Visit	\$60	Deductible & Coinsurance	\$60	Deductible & Coinsurance	\$60	Deductible & Coinsurance	\$60	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Emergency Room Facility	20% coins / waive deductible	In Network level of benefits	20% coins / waive deductible	In Network level of benefits	20% coins / waive deductible	In Network level of benefits	20% coins / waive deductible	In Network level of benefits	Deductible & Coinsurance	In Network level of benefits
Pharmacy										
Preferred Drug List - Copays										
Generic	\$10	-	\$10	-	\$10	-	\$10	-	Deductible & Coinsurance	-
Preferred Brand	\$45	-	\$45	-	\$45	-	\$45	-	Deductible & Coinsurance	-
Non-P. Brand	\$85	-	\$85	-	\$85	-	\$85	-	Deductible & Coinsurance	-
Specialty	-	-	-	-	-	-	-	-	-	-
Medical Deductible										
Individual	\$1,500	\$3,000	\$2,500	\$5,000	\$5,000	\$10,000	\$7,350	\$14,700	\$5,000	\$10,000
Family	\$3,000	\$6,000	\$5,000	\$10,000	\$10,000	\$20,000	\$14,700	\$29,400	\$10,000	\$20,000
Coinsurance	80/20	60/40	80/20	60/40	80/20	60/40	100/0	50/50	80/20	40/60
Annual Max. Out-of-Pocket										
Individual	\$7,350	\$20,000	\$7,350	\$20,000	\$7,350	\$20,000	\$7,350	\$20,000	\$6,550	\$20,000
Family	\$14,700	\$40,000	\$14,700	\$40,000	\$14,700	\$40,000	\$14,700	\$40,000	\$13,100	\$40,000



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