Questions about Direct Primary Care (DPC)?

Please call Strada Member Services Department at 402-982-4284, or email info@stradahs.com.

How does DPC impact me?
See below for a few possible scenarios:

I have 3 small children. How does DPC help me and my family?
Let’s say your 6-year-old wakes up with a swollen, itchy, red eye. You know that another child in daycare stayed home last week with pink eye. With DPC, you can use the Spruce app on your phone to take a picture of your child’s eye and send it to your Strada provider. You can text back and forth to determine the right treatment, which may include a prescription. All without having to miss work and go to the doctor’s office.

I am a 45-year-old woman. Do I have to see a different provider for my annual preventive gynecological exam?
If your illness isn’t an emergency contact your Strada provider. You can text symptoms, schedule appointments, and reserve their time for DPC members to create personalized healthcare with today’s technology. Strada providers diagnose your condition and recommend treatment over the phone.

I take several medications. How is that handled through DPC?
Your Strada provider will help you find medications at the lowest cost. Medications may be less expensive if you pay cash for them. You can also continue to access medications through your health plan.

FAQs

Q. What if I discover the DPC is not a good fit for me and my family?
A. DPC may be opted out upon request to your Employee Wellness & Benefits Team. However you will continue coverage with your current High Deductible Plan.

Q. I have insurance. How is DPC going to save me money?
A. Members with a DPC plan option don’t need to pay a deductible or copay for visits with their Strada provider. Strada focuses on keeping our members healthy, reducing the costs of unexpected illnesses.

Q. Are there co-pays when I see my Strada provider?
A. There is never a co-pay when members see their Strada provider.

Q. Can I really come to the clinic as often as I want?
A. Yes. Come in to the clinic, call, or text as needed. It’s all covered.

Q. What services are not covered?
A. Lab work done after the first visit is not covered, however, it is priced at a very reasonable rate. Medications and diagnostic imaging are also not covered; however, they are available at negotiated prices listed on our website. Specialist, and Hospital care is not included in a DPC Membership. You can access your health plan for this coverage.

Q. What if I need to see a specialist?
A. Strada providers specialize in family practice and can care for a wide variety of health issues for the whole family. For more complex issues, our Strada provider may refer to a specialist. You can access your health plan for this coverage.

What is Direct Primary Care (DPC)?

DPC is membership-based healthcare offered through Strada Healthcare in conjunction with the Standard Plan or Select Plan (High Deductible plans) through United Healthcare. With this plan, members get unlimited access to their Strada healthcare providers. Members can see their Strada provider in the office, call or text as needed. DPC offered by Strada combines personalized healthcare with today’s technology. Strada providers reserve their time for DPC members to create personalized health plans. They have time to build relationships with the mutual goal of good health. Personalized care along with better access means happier and healthier patients.

Members pay monthly membership fees but do not pay copays or deductibles for services provided by Strada Healthcare providers because this is not health insurance.

Members who enroll for Standard DPC Plan and Select DPC Plans do not meet the IRS requirements for HSA accounts, therefore, they are not eligible to make contributions to an HSA account.

Why Direct Primary Care?

Access and Communication
Members have unlimited access to their Strada healthcare team through a secure smartphone app called Spruce. Members can text symptoms, schedule appointments, send a picture, or video-chat with a provider who is only a few taps away. Urgent Care and ER visits may not be needed.

Covered Services
The following medical services are included in a DPC membership:
- Annual physicals and annual lab work
- Preventative appointments and follow-ups
- EKGs

Cost Pricing
DPC members also have access to discounted cash prices for medical services such as labs, imaging, physical therapy, and chiropractic care. The list of providers and services can be viewed on the Strada website at www.stradahs.com/Nebraska under About Us, Cash-Priced Partners.

Monthly Membership Fees

<table>
<thead>
<tr>
<th>Membership Type</th>
<th>Employee Cost</th>
<th>State Cost</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only (Single Coverage)</td>
<td>$18.68</td>
<td>$70.32</td>
<td>$89.00</td>
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<tr>
<td>Employee + Spouse (Two-Party Coverage)</td>
<td>$37.38</td>
<td>$140.62</td>
<td>$178.00</td>
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<tr>
<td>Employee + Dependent Children (Four-Party Coverage)</td>
<td>$31.50</td>
<td>$118.50</td>
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<tr>
<td>Employee + Spouse + Dependent Children (Family Coverage)</td>
<td>$62.78</td>
<td>$236.22</td>
<td>$299.00</td>
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</tbody>
</table>

LEGAL NOTICE: Employees who are eligible for or enrolled in a government healthcare program, including but not limited to Medicare, Medicaid, TRI-CARE/CHAMPUS, the Veterans’ Administration, and Indian Health Service are not eligible for Direct Primary Care Services.
## Direct Primary Care Monthly Medical Premiums

### Select Plan

<table>
<thead>
<tr>
<th>High Deductible Health Plan</th>
<th>Standard Deductible Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FULL-TIME</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Employee Only</strong></td>
<td>Your Cost: $63.24</td>
</tr>
<tr>
<td></td>
<td>State Cost: $237.90</td>
</tr>
<tr>
<td></td>
<td>Total: $301.14</td>
</tr>
<tr>
<td></td>
<td><strong>PART-TIME</strong></td>
</tr>
<tr>
<td></td>
<td>State Cost: $101.46</td>
</tr>
<tr>
<td></td>
<td>Total: $202.86</td>
</tr>
</tbody>
</table>

### Standard Deductible Health Plan

<table>
<thead>
<tr>
<th><strong>FULL-TIME</strong></th>
<th><strong>PART-TIME</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>$54.58</td>
<td>$89.40</td>
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<tr>
<td>$205.32</td>
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<tr>
<td>$259.90</td>
<td>$259.90</td>
</tr>
<tr>
<td>$73.26</td>
<td>$120.02</td>
</tr>
</tbody>
</table>

### Employee + Spouse

| **Five-Party Coverage** | Your Cost: $217.10 | State Cost: $189.64 | Total: $406.74 |

### Employee + Dependent Children

| **Four-Party Coverage** | Your Cost: $136.46 | State Cost: $113.44 | Total: $249.90 |

### Employee + Spouse + Dependent Children

| **Family Coverage** | Your Cost: $290.84 | State Cost: $259.52 | Total: $550.36 |

## Direct Primary Care Pharmacy Benefits

### UHC Preventive Drug List (Formulary)

For list, go to Wellness & Benefits Resources page at das.nebraska.gov/benefits

### Select Plan

<table>
<thead>
<tr>
<th><strong>RETAIL - 30 DAY SUPPLY</strong></th>
<th><strong>MAIL ORDER (OR RETAIL) - 90 DAY SUPPLY</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Tier 2</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Tier 3</td>
<td>20% after deductible</td>
</tr>
</tbody>
</table>

## Direct Primary Care Standard Plan

### Plan Year Deductible

- High Deductible Health Plan (must be satisfied before coinsurance is paid)
- Annual Medical Out-of-Pocket Maximum (deductible, coinsurance, & medical co-pays)
- Annual Pharmacy Out-of-Pocket Maximum

### Physician Office Visits

- Primary Care Physician Office visit
- Specialty Office visit
- Virtual Visits

### Routine Vision Exam plus Refraction

### Preventive Exams

- Services include flu shots, immunizations, preventive exams, well-baby exams, routine pre-natal visits, mammogram, colonoscopies, and diabetes vision screening.

### Other Services

- Outpatient

### Pre-Existing Conditions

- Covered at 100% per Patient Protection and Affordable Care Act (PPACA) guidelines.
- Covered at 40% after deductible per Patient Protection and Affordable Care Act (PPACA) guidelines.
- Covered at 50% after deductible per Patient Protection and Affordable Care Act (PPACA) guidelines.

### (PPACA) Affordable Care Act

- Covered at 100% per Patient Protection and Affordable Care Act (PPACA) guidelines.
- Covered at 40% after deductible per Patient Protection and Affordable Care Act (PPACA) guidelines.
- Covered at 50% after deductible per Patient Protection and Affordable Care Act (PPACA) guidelines.

### EMERGENCY CARE

- Ambulance
- Urgent care center

### Hospital Services

- Approved skilled nursing facility
- Home health care, Hospice care

### Behavioral Health Services

- Inpatient and outpatient hospital services
- Approved skilled nursing facility
- Home health care, Hospice care

### Therapy - Occupational, Physical, Speech

- (Limit 30 sessions per year)

### Hearing aids & exam (Limit $3,500 every 3 years)

- Durable Medical Equipment (including continuous glucose monitors)