



Solera Insurance

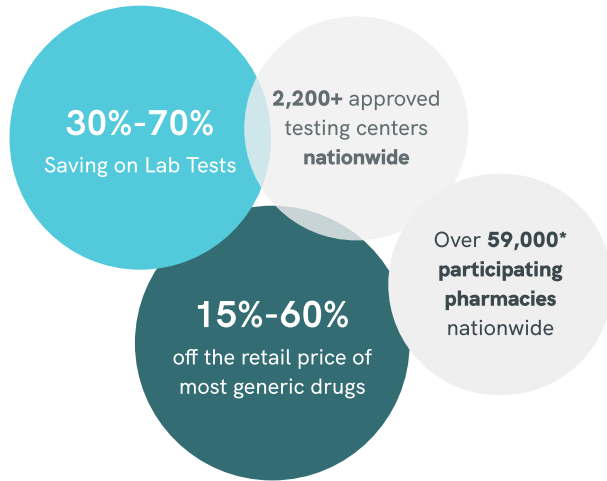
DIRECTHEALTH

PRE ENROLLMENT BROCHURE

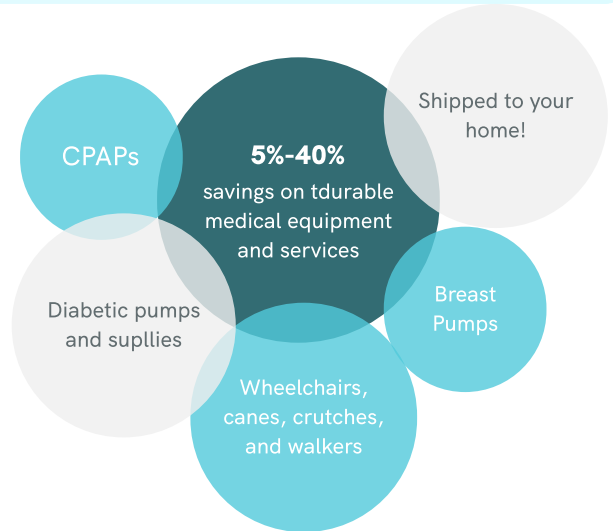


Get access to Money saving discounts

Labs & RX



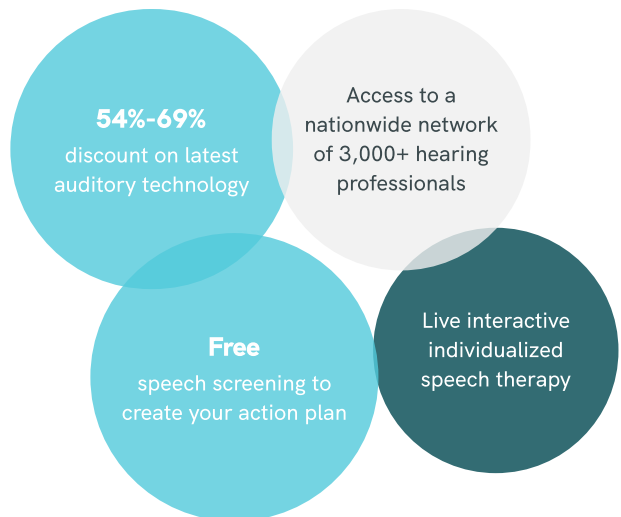
Supplies & Equipment



Vision & Lasik



Speech & Hearing



*Participating pharmacies are subject to change.

DPO Disclosure- Free plans on this page:

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and CMR 5.00. This Plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at hC2U.TELEMEDSIMPLIFIED.COM. A written list of participating providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco., TX 75034; phone 800-41-0380.



A Coast-toCoast **Healthcare Membership** through Solera

Solera's nationwide DirectHealth membership¹ caters to members through affordable and easy-to-access primary medical care. DirectHealth is available when and where members need it via our Patient Advocacy Line (PAL)[™] and Private Physician Network (PPN)[™]. Through DirectHealth, Solera breaks down barriers to quality primary care so members can have affordable access to board-certified physicians. Eligible members² receive the unlimited services listed below by contacting Solera's PAL concierge during business hours.³

Concierge & Patient Advocacy

Solera acts as a member's personal concierge through our bilingual Patient Advocacy Line (PAL). PAL is staffed by certified medical professionals who navigate care options and book appointments for our members and eligible participants.

In-Office Primary Care

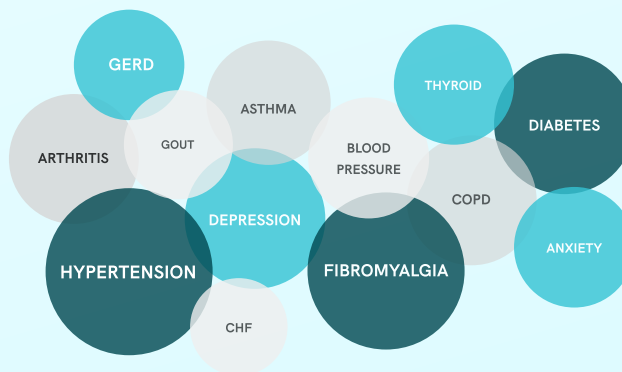
Unlimited doctor visits with a \$25 visit fee.
Unlimited urgent care visits with a \$50 visit fee.

24/7 Virtual Care

Unlimited access to licensed medical providers online or by phone, 24/7/365 for minor illnesses and injuries for a \$0 consult fee. Consultations available in English and Spanish.

Chronic Disease Management

Unlimited treatment and management of 13 chronic disease states for the same \$25 visit fee. Solera accepts preexisting conditions within manageable ranges, including:



Navigating the healthcare system **shouldn't be exhausting**

As a Solera member, you receive unlimited support through our PAL concierge



Find us at solerainsurance.com

¹ Solera's DirectHealth (DH) is a healthcare membership. DH is not insurance and does not satisfy ACA minimum essential coverage.

² Individuals ages 2 to 65 are eligible for Solera's DH membership. Dependents under the age of two are not eligible to enroll for Solera. Dependent children are eligible for membership until the last day of their 25th year. Individuals are eligible for membership until the last day of their 64th year.

³ No walk-ins allowed. Unlimited services (including Virtual DH/Telehealth) must be accessed through Solera's Patient Advocacy Line (PAL)[™] and all care is provided through our physician network. In-office appointments are only available within business hours (Monday through Friday, 7 AM to 6 PM CST). Our PAL may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services. Applicable visit fees apply. After hours, members have the option to speak to a physician virtually.

⁴ Telehealth and discount programs are not insurance. These products are provided through third-party organizations and are not provided by Solera.

⁵ Solera does not provide specialty care outside of our partner physician clinics. If a member currently sees a specialist for an advanced disease state, we do not recommend leaving that specialist.