



DIRECT PRIMARY CARE PACKAGES

WITHOUT TELE-THERAPY:

- Individual Only: \$69.99 per month
- Individual + Spouse/Children: \$99.99 per month

WITH TELE-THERAPY:

- Individual Only: \$79.99 per month
- Individual + Spouse/Children: \$109.99 per month



TELEMEDICINE – phone or video (no fee or copay)

NaviGo Health provides access to board-certified, credentialed physicians **anytime, anywhere** in the United States. Physicians are always available to diagnose a large variety of acute ailments, provide treatment plans and prescribe medication, when deemed necessary, and provide follow-up consultations when needed. Many of our members receive help within 15 minutes.

- Virtual urgent care – available 24/7/365
- Successfully treats over 70% of reported medical issues
- Dermatology – no consultation; fee included for free



COMMONLY TREATED CONDITIONS

- Arthritis
- Respiratory Infections
- Sinusitis
- Tonsillitis
- Cold/Flu
- Sprains and Strains
- Minor Burns
- Pink Eye
- Insect Bites
- Skin Infections
- Gastroenteritis
- And more!

TELE-DERMATOLOGY – phone or video (no fee or copay)

Staffed with board-certified physicians and dermatologists, NaviGo Health provides quality, convenient care that adequately treats a variety of minor skin conditions. Our telehealth solution allows members to bypass the hefty cost and wait times associated with in-person visits while receiving help in as little as 15 minutes. Medical consultations are available via telephone or bi-directional video.

Available 24/7/365, we are dedicated to providing members with affordable and responsive dermatological care from anywhere in the United States. Utilizing our secure portal, members can discreetly upload images to help ensure an accurate diagnosis. Follow-up medical consultations are available when necessary.

COMMONLY TREATED CONDITIONS

- Cold Sores
- Psoriasis
- Eczema
- Alopecia
- Rosacea
- And more!

IN-NETWORK CLINIC VISITS – DIRECT PRIMARY CARE (\$25 copay)

NaviGo Health delivers convenient and affordable integrated access to in-network providers for chronic disease monitoring and conditions that transcend telehealth services. NaviGo Health partners with a national network of clinics to provide members with care when it is determined that the member needs an in-person visit. An effective solution for employers and members, in-network clinic visits help reduce absenteeism, provide the appropriate level of care, encourage members to take control of their health, and reduce claim costs. NaviGo Health directs care to members in need, beginning with telemedicine.

NaviGo Health is not insurance and does not cover hospital visits, external specialists, emergency care, Medicare, or Medicaid.

PHARMACY PROGRAM (discount program; member pays discounted Rx price)

NaviGo Rx's mission is to offer high-quality prescription medication at affordable prices, provide users with convenient online tools, and offer best-in-class service.

Rx Discount Programs

- **Prepaid Guaranteed Savings** – Allows members to select and pay for prescriptions before going to the pharmacy.
- **Discount Card** – Rx card sent via text and email to be given to pharmacists for significant savings on medications.

Formulary Programs

- **\$0 Medications** – 37 of the most commonly prescribed medications for zero cost.
- **\$5 Generics** – Over 400 prescription medications available.
- **International Pharmacy** – Name-brand medication shipped from our international pharmacies in Canada at lower prices, and in many cases, prescriptions are one-third of the cost. All medication is sourced through licensed pharmacies in Tier 1 countries, as defined by the U.S. Congress.
- **Prescription Assistance Program** – An income-based program that helps members with expensive medications qualify for assistance from pharmaceutical manufacturers, foundations, or government and non-government entities.



LABORATORY TESTING (\$25 copay plus discounted lab fees)

NaviGo Health offers private and discreet laboratory testing for a wide range of conditions. With over 5,000 testing locations nationwide, our physicians can seamlessly order laboratory testing for members in need to help pinpoint illnesses. After screening, members can speak with a physician if education and treatment plans are required. Consultation and laboratory fees are the responsibility of the patient.

“MY LEGACY” HEALTH RISK ASSESSMENT (no fee or copay)

MyLegacy is a web-based clinical decision support application developed by the Cleveland Clinic® that collects patient-provided extended family history. By collecting this information, The Cleveland Clinic® team provides you and your healthcare providers a genetic risk assessment for specific conditions for you. A plan of care is purpose-built by our team so that you can be proactive in your health in the future.

WELLNESS COACHING (no fee or copay)



NaviGo Health offers a revolutionizing wellness coaching program tailored to help members achieve long-term success. Our wellness program has an array of trained nutritionists, personal trainers, and life coaches expertly trained to help facilitate positive behavioral changes that improve overall health. From smoking cessation to weight management, our accountability-driven coaching is done via phone or video, allowing members to receive education, training, and encouragement from the privacy of their homes.

Wellness coaches work with members to build self-confidence to exert control over one’s behavior and personal environment. Our member-directed approach focuses on improving one’s total well-being by addressing emotional, physical, and practical components.

Together, members and coaches mutually design wellness plan around the following:

- Tobacco Cessation
- Fitness/Exercise
- Weight Management
- Stress Management
- Lifestyle Improvement
- And more!

MEDICAL BILL NEGOTIATION (no fee)

Designed to ensure fair medical pricing, Medical Bill Negotiation utilizes expert medical advocates to negotiate with hospitals and providers on behalf of NaviGo Health members directly. Advocates aim to achieve discounted bills and accommodating payment terms. When a medical bill is submitted, NaviGo Health specialists thoroughly review documents to ensure coding accuracy, scan for duplicate pricing, and identify excessive charges. Our proactive advocacy services ensure that members pay a fair price for much needed medical assistance. *\$750 bill minimum*



MEDICAL BILL FINANCING (no fee)

Once a medical invoice has been negotiated, NaviGo Health provides members with access to financing options through reputable lending organizations. Medical Bill Negotiators are available to assist members in obtaining financing. Minimum requirements include 620 minimum FICO score, personal loans only, and interest rates ranging from 6-29.99%.

BEHAVIORAL HEALTH / TELE-THERAPY – phone or video (\$25 copay for up to 6 visits)

NOTE: See cover page for package pricing with and without this benefit.

At NaviGo Health, we believe that behavioral health is just as important as physical health. A leading provider of tele-behavioral health services, our teletherapy program helps members live their best lives. Our expert behavioral health clinicians provide assessments, diagnosis, consultations, and brief psychotherapy to address various mental and emotional needs via live, interactive video conferencing.

Behavioral health sessions are available on a computer or other connected devices (i.e., smartphone). Two free sessions are included. Afterward, members may continue remote therapy sessions for a fee.

COMMONLY TREATED CONDITIONS

- Grief/Loss
- Depression
- Anxiety
- Marital Issues
- Drug/Alcohol Issues
- Eating Disorders
- Work-related Stress
- And More

MEMBER SERVICES

Healthcare Liaisons – Personal Health Advisors & Assistants



Trained to handle almost any situation, our member service representatives help to ensure positive member experience and work diligently to connect members with the appropriate level of care. Available 24/7/365, our member service representatives also answer general service questions and member account inquiries.

FREQUENTLY ASKED QUESTIONS

- **I have a pre-existing condition. Will NaviGo still accept me?**
Absolutely! NaviGo Telemedicine is not insurance. We do not deny access to quality care because of pre-existing conditions.
- **Can I get a consultation after hours or on weekends?**
Yes. NaviGo Telemedicine is available 24 hours a day, seven days a week.
- **Are there any restrictions on how many times I can use NaviGo Telemedicine?**
As a member, you have access to unlimited consultations from anywhere in the United States at any time. Where applicable, a nominal consultation fee applies.
- **How are prescriptions filled?**
If a NaviGo physician recommends medication as part of your treatment plan, the prescription will be digitally sent to the local pharmacy of your choice.