

Agent and Agency Appointment Process

Appointment Process

Getting started

- Custom DocuSign links for agents and agencies
- Tracking spreadsheet

Additional tools

- Agent portal
- Book of Business report (BoB)
- Commission statements

Helpful links

Helpful links

Agent support: 844-828-5968

<u>APCAgentSupport@ushealthandlife.com</u>

Customer Service: 833-600-1311

Home page:

ascensionpersonalizedcare.com

Get a quote:

Get matched with health plans based on the members information and needs.

ascensionpersonalizedcare.com/get-a-quote

Find a doctor:

Search our database to see if a doctor, specialist, or site of care is in our network. Search by city and state, zip code, last name, and/or specialty.

ascensionpersonalizedcare.com/find-a-doctor

Make a payment:

Find numerous payment options available to our members.

ascensionpersonalizedcare.com/payment

Chat feature:

Have questions and need to speak with a customer service representative? Click on the "Chat with us" feature in the bottom right corner of each web page.

Member portal:

Members can view claims, benefits, digital ID cards and more with the member portal.

Click the login button in the top right corner.

Member handbook:

A guide to understanding the 2022 healthcare benefits and coverage.

ascensionpersonalizedcare.com/members-home/memberresources/understanding-benefits/member-handbook

Summary of benefits and coverage:

Find specific plan SBC's for Indiana, Kansas and Michigan.

ascensionpersonalizedcare.com/members-home/memberresources/2022-summary-of-benefits-and-coverage

Service areas:

APC continues to grow and expand the states and counties we serve. Visit the service areas page to see all of our current markets.

ascensionpersonalizedcare.com/members-home/memberresources/service-areas

Agents home page:

Find the tools and resources you need to grow your business with APC and US Health and Life Insurance Company.

ascensionpersonalizedcare.com/agents

APC brochure:

View products, services, coverage areas and unique APC benefits.

ascensionpersonalizedcare.com/agents/agent-appointment

Agent and member forms:

View important forms and general resources for agents and members.

ascensionpersonalizedcare.com/agents/agent-and-memberforms

Agent handbook:

Find information about selling APC health insurance plans, becoming appointed with USHL, member benefits and who to contact with questions.

ascensionpersonalizedcare.com/agents/agent-appointment

Unique benefits and marketing strategy

Unique benefits

Ascension **Personalized Care**

Unique benefits

Ascension Personalized Care offers benefits that you won't find with other insurance carriers. These benefits are unique to Ascension and offer you additional care for your mental, emotional and spiritual health.

Online behavioral health

Ascension offers a compassionate, personalized approach to behavioral health. At Ascension sites of care, we understand that caring for your mind is just as important as caring for your body. That's why we offer convenient access to online behavioral health care personalized for your client's needs as an adult, senior, adolescent, or child.

Mindfulness meditation

How do we balance the pressure of life while maintaining a meaningful, healthy connection with ourselves? With the tools offered by Mindfulness and Meditation, you can relax and center yourself. Meditation has been a valuable tool for reducing anxiety and improving well-being for centuries, and it's easy to begin a meditation practice.





Enhanced customer service

We are committed to providing a superior customer service experience for our members, clinicians and agents.

- · High staff to member ratio
- · Extensive on-going training
- Each customer service rep has more than 5 years of health industry and call center experience

Ascension insurance navigators

- Local contact with direct connection to our doctors and care teams at Ascension as well as our Ascension Personalized Care Claims and Customer Service teams
- Navigators provide concierge-level care for our agents and providers and help in resolving complex issues for your members
- Provides training, education and support on Ascension Personalized Care products

Additional benefits

- . \$0 deductible bronze and silver plans
- · No referral requirement in the network

Questions?



Marketing strategy

Marketing strategy

Ascension Personalized Care marketing channel strategy was designed through internal and external research, industry expertise and competitive analysis.

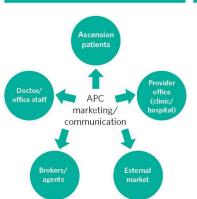
Full funnel marketing approach

- Engagement: Direct-to-patient, direct-to-consumer lead nuturing

- · In-facility: brochures, digital, banners

Action: Broker/agent sales, online conversion, and enrollment

- · Agents and broker relationships
- · Online content and landing pages
- · HealthSherpa and Healthcare.gov



Goal

To educate and engage prospects, prospective members, providers and partners in our target markets.

Timeline

- · August: Social media marketing and internal promotions
- · September: Social media marketing, patient email messaging, and webinars
- · October: Direct mail, emails, social media, paid search ads, webinars, in-facility marketing
- · November: Direct mail, email, social media, paid search ads, webinars, in-facility marketing
- . December: Email, social media, paid search ads, webinars, in-facility marketing
- · January October 2023: Ongoing programmatic member engagement

Ascension **Personalized Care**

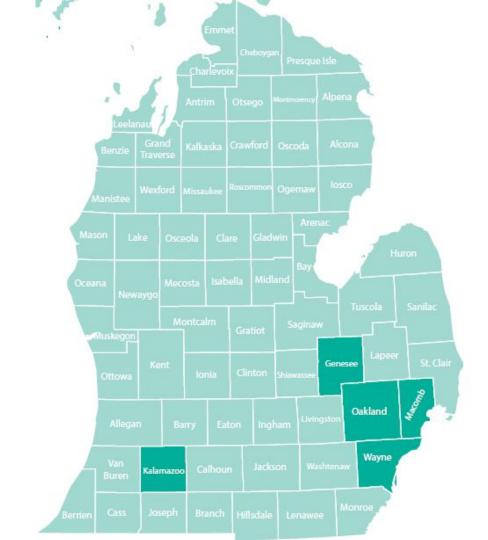
Michigan

Detroit:

- Macomb
- Oakland
- Wayne

New for 2023:

- Genesee
- Kalamazoo



Indiana

Indianapolis:

Boone

Marion

Carroll

Montgomery

Clinton

Putnam

Fountain

Randolph

Hamilton

Shelby

Hancock

- Tipton
- Hendricks
- Warren

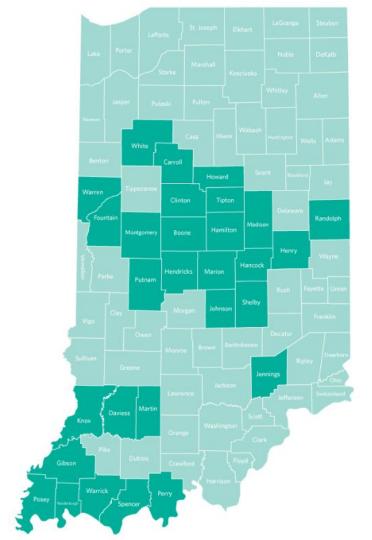
Henry

White

- Howard
- Johnson
- Madison

Evansville:

- Davies
- Gibson
- Jennings
- Knox
- Martin
- Perry
- Posey
- Spencer
- Vanderburgh
- Warrick

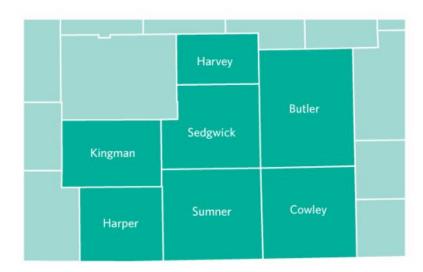


Ascension **Personalized Care**

Kansas

Wichita:

- Butler
- Cowley
- Harper
- Harvey
- Kingman
- Sedgwick
- Sumner



Alabama - New for 2023

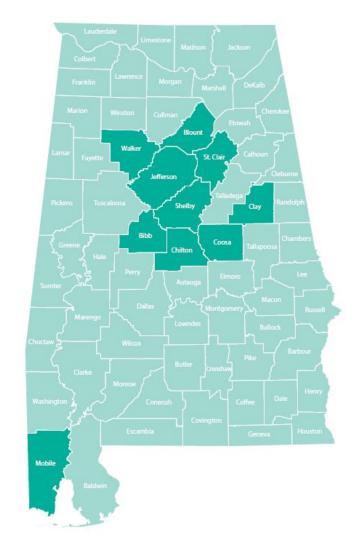
Birmingham: Mobile:

Bibb

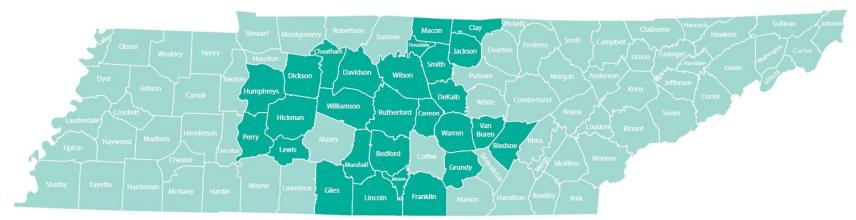
Mobile

- Blount
- Chilton
- Coosa
- Clay
- Jefferson
- Shelby
- St. Clair
- Walker

Ascension **Personalized Care**



Tennessee - New for 2023



Nashville:

- Bedford
- Clay

- Franklin
- Houston
- Lincoln
- Moore

- Trousdale
- Williamson

- Bledsoe
- Davidson
- Giles

- Humphreys
- Macon
- Perry

- Van Buren
- Wilson

- Cannon
- De Kalb
- Grundy
- Jackson
- Marshall
- Rutherford
- Warren

- Cheatham
- Dickson
- Hickman
- Lewis

- Moore
- Smith

White

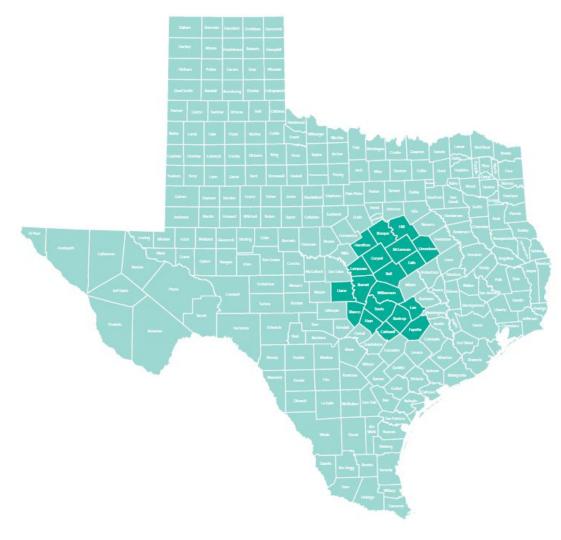
Ascension **Personalized Care**

Texas - New for 2023

Austin/Waco:

- Bastrop
- Bell
- Blanco
- Bosque
- Burnet
- Caldwell
- Coryell
- Falls
- Fayette
- Hamilton

- Hays
- Hill
- Lampasas
- Lee
- Limestone
- Llano
- McLennan
- Travis
- Williamson



Ascension **Personalized Care**

Bronze plans

| | | Deductible in-network | Out-of-pocket maximum | Coinsurance | Virtual primary care provider visit | Virtual speciality care provider visit | Virtual urgent care | Primary care provider visit | Specialist visit | Emergency room visit | Generic prescription drug coverage |
|--------|-----------------------------|--------------------------|--------------------------|-------------|---|--|------------------------|--------------------------------|----------------------------|-------------------------------------|--|
| | Balanced Bronze 1 | \$8,000 | \$9,100 | 50% | \$25* | \$50* | \$64* | \$50* | \$100* | 50% coinsurance after deductible | \$20* |
| ıze | Balanced Bronze 2 | \$9,100 | \$9,100 | 0% | \$10* | \$20* | \$30* | \$25* | No charge after deductible | No charge after deductible | \$15* |
| Bronze | No Deductible Bronze | \$0 / \$5,000 Rx | \$9,100 | 50% | \$25* | \$50* | \$64* | \$50* | \$100* | \$1,000* | \$30* |
| | Standard Expanded Bronze | \$7,500 | \$9,000 | 50% | \$25* | \$50* | \$64* | \$50* | \$100* | 50% | \$25* |

Silver plans

| | Deductible in-network | Out-of-pocket maximum | Coinsurance | Virtual primary care provider visit | Virtual speciality care provider visit | Virtual urgent care | Primary care provider visit | Specialist visit | Emergency room visit | Generic prescription dru coverage |
|-------------------------|--------------------------|--------------------------|-------------|---|--|----------------------------|--------------------------------|----------------------------|-------------------------------------|---|
| Low Premium Silver | \$4,000 | \$8,900 | 50% | \$20* | \$40* | \$60* | \$40* | \$80* | 50% coinsurance after deductible | \$25* |
| Balanced Silver | \$5,400 | \$5,400 | 0% | No charge after deductible | No charge after deductible | No charge after deductible | No charge after deductible | No charge after deductible | No charge after deductible | No charge afte deductible |
| No Deductible Silver | \$0 | \$9,100 | 40% | \$15* | \$30* | \$45* | \$30* | \$60* | \$1,000* | \$25* |
| Standard Silver | \$5,800 | \$8,900 | 40% | \$20* | \$40* | \$60* | \$40* | \$80* | 40% coinsurance after deductible | \$20* |
| Low Premium Silver 73 | \$3,500 | \$7,250 | 50% | \$10* | \$20* | \$25* | \$30* | \$60* | 50% coinsurance after deductible | \$25* |
| Balanced Silver 73 | \$4,200 | \$8,400 | 0% | No charge after deductible | No charge after deductible | No charge after deductible | No charge after deductible | No charge after deductible | No charge after deductible | No charge afte deductible |
| No Deductible Silver 73 | \$0 | \$7,250 | 40% | \$10* | \$25* | \$50* | \$30* | \$60* | \$1,000* | \$25* |
| Standard Silver 73 | \$5,700 | \$7,200 | 40% | \$15* | \$30* | \$45* | \$30* | \$60* | 40% coinsurance after deductible | \$20* |
| Low Premium Silver 87 | \$1,000 | \$2,100 | 40% | \$5* | \$10* | \$20* | \$10* | \$20* | 40% coinsurance after deductible | \$20* |
| Balanced Silver 87 | \$1,500 | \$3,000 | 0% | No charge after deductible | No charge after deductible | No charge after deductible | No charge after deductible | No charge after deductible | No charge after deductible | No charge afte deductible |
| No Deductible Silver 87 | \$0 | \$1,800 | 40% | \$10* | \$25* | \$50* | \$25* | \$50* | \$1,000* | \$25* |
| Standard Silver 87 | \$800 | \$3,000 | 30% | \$10+ | \$20* | \$30* | \$20* | \$40* | 30% coinsurance after deductible | \$10* |
| Low Premium Silver 94 | \$0 | \$1,200 | 20% | No charge | \$5* | \$10* | No charge | \$10* | 20% coinsurance after deductible | \$10* |
| Balanced Silver 94 | \$500 | \$1,000 | 0% | No charge after deductible | No charge after deductible | No charge after deductible | No charge after deductible | No charge after deductible | No charge after deductible | No charge afte deductible |
| No Deductible Silver 94 | \$0 | \$550 | 40% | \$10* | \$25* | \$50* | \$25* | \$50* | \$550* | \$25* |
| Standard Silver 94 | \$0 | \$1,700 | 25% | No charge | \$5* | \$5* | No charge | \$10* | 25% coinsurance after deductible | \$0* |

Ascension

18

Gold plans

| | | Deductible in-network | Out-of-pocket maximum | Coinsurance | Virtual primary care provider visit | Virtual speciality care provider visit | Virtual urgent care | Primary care provider visit | Specialist visit | Emergency room visit | Generic prescription drug coverage |
|------|---------------|--------------------------|--------------------------|-------------|---|--|------------------------|--------------------------------|---------------------|-------------------------------------|--|
| Plog | Standard Gold | \$2,000 | \$8,700 | 25% | \$15* | \$30* | \$60* | \$30* | \$60* | 25% coinsurance after deductible | \$15* |