Worksite Benefits & Insurance, LLC
Benefit Options for 2026

Contact: Laurie Snarr

Phone/Text: 385-439-9379

Email: laurie@worksitebenefitsnow.com

Health Care Plans are now available for All Full-time employees!

Choose from 6 non-traditional health plans designed to suit your individual needs and budgets. Featuring new affordable plans with out-of-pocket costs as low as $0.

Employer Monthly Contributions	
Employee only	$60
Employee and children	$80
Employee and spouse	$80
Family	$100

Getting Started

This booklet contains information regarding the 6 NovaHealth non-traditional health plans that are offered.

Please study these materials before open enrollment begins You will be notified of the schedule of the group meetings. You are required to attend a meeting of your choice.

Most of your questions will be answered in the open enrollment meetings. After open enrollment begins, our broker will schedule an individual meeting with you in person to discuss your benefit options, your monthly paycheck cost and enroll you. If you choose not to participate, you will need to sign a waiver form. By signing the waiver form you will not be able to participate in the benefit plan until next year's open enrollment. Exceptions to this would be experiencing a qualifying life event.



How NovaHealth Plan 1 and Plan 3 Non-traditional Health Plans Compare to Traditional Health Insurance Such as Select Health and Blue Cross

Nova Health Plans 1 & 2 vs Individual Health Insurance

NovaHealth Plans 1 & 2	Traditional Health Insurance
Plan Benefits Summary	**Plan Benefits Summary**
Designed to pay major medical expenses	Designed to pay major medical expenses
No annual or lifetime limits	No annual or lifetime limits
Out-of-pocket costs, IUA ($1,250/member / family, $3,750/ member/family maximum per year)	Out-of-pocket costs reset annually. Typical plan deductible $4,000 individual, $8,000 family. Typical out-of-pocket maximum $8,000 individual, $16,000 family.
No networks required	Networks required
World wide access	Limited access
Medical bills negotiated to lowest cost, cash discounts	In/out of network pricing
Alternative healthcare included	Alternative healthcare may not be covered
Other Benefits Included	**No Other Benefits Included**
Amaze Health Virtual Care	
Cash benefits payment for accidents (1)	
Accidental short-term disability 12 months (1)	
Cash benefits for hospital stays (1)	

(1) NovaHealth Plan 1 Only

How do you know which type of plan is best for you?

We will meet with you individually and guide you to the plan that will best fit your needs and budget.

2026 Benefit Options

Monthly Employer Contribution: Employee $60, Employee + Children/Spouse $80, Family $100

Employer contribution helps off-sets employee cost*			Employer pays	Employer pays	Employer pays
			100% of employee cost*	100% employee-family cost	100% employee-family cost
Plan 1 Comprehensive Medical plan	**Plan 3 Basic Medical Plan**	**Plan 7 Supp. Accident / Hospital / Amaze**	**Plan 4 Accident and Hospital**	**Plan 5 Accident only**	**Plan 6 Amaze Health only**
FEATURES	**FEATURES**	**FEATURES**	**FEATURES**	**FEATURES**	**FEATURES**
Zion HealthShare	**Zion HealthShare**	**Amaze Heath**	**Accident w/ short term disability**	**Accident w/ short term disability**	**Amaze Heath**
Pays for large medical expenses over $1,000	Pays for large medical expenses over $1,000	Virtual Primary/Urgent Care, health & wellness, Mental Health Support, Concierge medicine, more. No cost to access Amaze benefits	Cash Benefits for various injuries, $1,000 Short term accident Disability	Cash Benefits for various injuries, $1,000 Short term accident Disability	Virtual Primary/Urgent Care, health & wellness, Mental Health Support, Concierge medicine, more. No cost to access Amaze benefits
Amaze Heath	**Amaze Heath**	**Accident w/ short term disability**	**Hospital Plan**		
Virtual Primary/Urgent Care, health & wellness, Mental Health Support, Concierge medicine, more	Virtual Primary/Urgent Care, health & wellness, Mental Health Support, Concierge medicine, more	Cash Benefits for various injuries, $1,000/mo. Short-term accident	$1,500 First day lump sum, Daily Confinement, ER Rehab, Wellness		
Accident w/ short term disability		**Hospital Plan**			
Cash Benefits for various injuries, $1,000/mo. Short-term accident Disability		$1,500 First day lump sum, Daily Confinement, ER Rehab, Wellness			
Hospital Plan					
$1,500 First day lump sum, Daily Confinement, ER Rehab, Wellness	* Employee is responsible for any cost not paid by Employer. Benefits are subject to change				

NON-TRADITIONAL HEALTH PLAN COMPONENTS

COMPONENT: ZION HEALTHSHARE

$1000 Initial Unshareable Amount (IUA)

How Zion Healthshare Works

Member Guidelines Zion Healthshare (updated 4/1/25)	
Table of Contents (click links below)	
HealthShare Beginnings	Preventive Services
Our Mission	Maternity Sharing Request
Principles of Membership	Additional Giving Fund
Individual Membership Eligibility	End-of-Life Assistance
Members and Membership	Withdrawal
Initial Unshareable Amount	Glossary of Terms
Submit a Sharing Request	State Specific Notices
Pre-Membership Conditions	Frequently Asked Questions
Expenses Eligible for Sharing	Expenses Ineligible for Sharing

VERY IMPORTANT PLEASE WATCH

PLAY ZION VIDEOS

ZION HEALTHSHARE BUY UP OPTIONS

RX Share Program Features	
• $5 low-cost generic prescriptions • $15 generic prescriptions	• Discounted rate on all other prescriptions • View costs and order prescriptions from home at OptumRx.com
Lifeworks Program Features (Mental Wellness)	
• Clinically appropriate number of sessions • No session fees • No IUA required	• Phone, online, and in-person sessions • Treatment plans to fit your needs • Available 24/7 phone/web/mobile app
Maternity Sharing	**Tobacco Surcharge**

COMPONENT

Amaze HEALTH

We make extraordinary care ordinary.

Amaze is a subscription service brought to you by a team of full-time employees who are "all-in." Our medical team can diagnose, treat, prescribe, and order tests and referrals; and our patient advocates help you navigate everything else.

SERVICES WE PROVIDE

- Virtual Urgent Care
- Chronic Disease Management
- Mental Health Services
- Prescriptions
- Virtual Dental Support
- Weight Management
- Smoking Cessation
- Virtual Ortho Support
- Billing Advocacy
- Insurance Support
- Health Education
- Care for the Whole Family

No cost to access these services

What we provide for our members is best illustrated by these real patient reenactments.



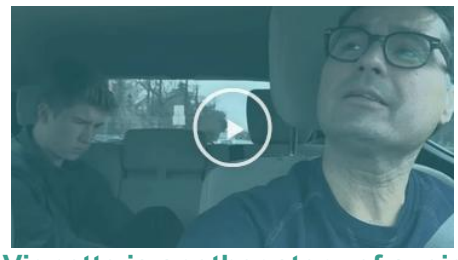
Trip to the ER is about a women being unnecessarily directed to the ER by her OB's office



A whole team shows how we tie together all the different aspects of medical care



Referral to a cardiologist demonstrates how we never simply hand a patient off and send them "into the system"



ER Vignette is another story of avoiding an unnecessary ER visit



Trip to the Pharmacy is about a gentleman requesting help in real-time

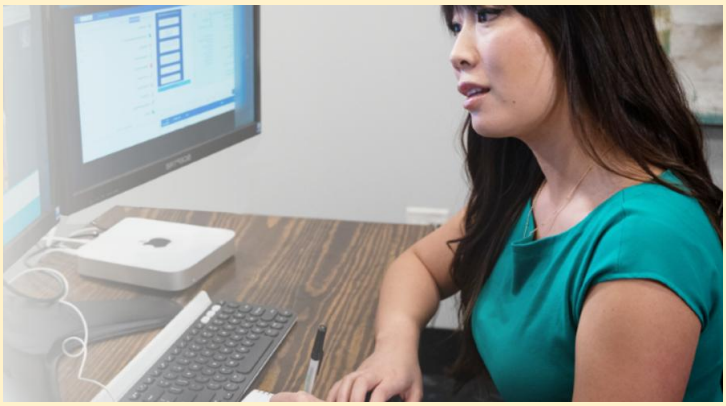
Amaze continued

We Are:

…your trusted, independent medical partner.

…your advocate for care, insurance, and billing.

…your friendly resource for all things medical.



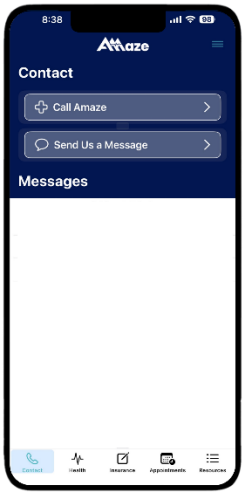
We're just one touch away!
When you call, you're connected directly to a provider.

Access to Medical Providers

Connect with our medical team and patient advocates at the touch of a button via audio call, video call, or in-app message. We support over 80 languages and provide 24/7 live support.

Tools and Resources

The Amaze app is packed with valuable resources. There is a wellness platform, a medical search engine with information you can trust, integration with your calendar, geofences, smart triggers – all of which combine to provide the most comprehensive solution available.



COMPONENT

SUPPLEMENTAL INSURANCE COVERAGES

PAYS CASH TO YOU TO HELP OFFSET OUT-OF-POCKET COSTS

HOSPITALIZATION

The following coverage pays you cash when you are hospitalized:

How does Hospital Insurance work?

Hospital Insurance can supplement existing coverage and provide cash to help cover medical and living expenses. Below is an example of how benefits might be paid.*

Hospital Insurance

Provides fixed payments to help manage costs arising from a hospital stay

55 year old female suffers heart attack and is admitted to hospital

Hospital Admission Benefit ($1,500/day x 1 day)	$1,500
Daily Hospital Confinement Benefit ($200/day x 6 days)	$1,200
TOTAL	**$2,700**

Daily Benefits per Covered Person	
First Day Hospital Confinement - up to 1 day per year	$1,500
maximum days per year	1
Hospital Confinement (day 2 forward) - up to 10 day per year	$200
maximum days per year	10
Rehabilitation Unit - up to 15 day per year	$100
maximum days per year	15
Emergency Room Treatment - up to 1 day per year	$200
maximum days per year	1
Wellness - up to 1 day per year	$50
maximum days per year	1
Plan Features	
Pre-Existing Condition Limitation (months)	12/12
Normal Pregnancy Coverage (Complications of Pregnancy are always covered)	Included
Normal Pregnancy Waiting Period (does not apply to Complications)	9 Months
Portability	Not Included
Annual Benefit Maximum	None
Benefit Waiting Period	0 Days
Reduction in Benefits at Older Ages	None
Rate Guarantee Period (in Years)	2 Years

Accident & Disability Plan

Accident Insurance Pays Cash Benefits
Accident Insurance pays cash benefits to help cover the cost of treating accident-related injuries. This plan pays benefits directly to you and can be used to supplement any other coverage you may have. With Accident Insurance you get all these benefits and more. • **Hospital, Surgery and Rehabilitation** • **Accidents and Injuries** • **Treatment and Follow-up Care** • **Accidental Short-Term Disability Monthly Benefit Amount $1500 Benefit Duration 12 Months Waiting Period 0 Days**

Accident Claim Examples

Accident Lump Sum Cash Benefits	
	Estimate Cash Benefit
Broken Leg	$2,450
Wrist Dislocation	$1,100
Torn Ligaments	$2,700
Broken finger/toe	$350

How Zion HealthShare and Supplemental Insurance Work Together

Health Events

Broken Ankle with Out-Patient Surgery, Able to Work	
Health Share IUA*	$1,250 Cost
Supplemental Accident	$3,650 Cash benefit
Total Out-of-Pocket	$2,400 in your pocket

In Patient Surgery, 3 Day Stay	
Health Share IUA*	$1,250 Cost
Supplemental Hospital	$1,900 Cash benefit
Total Out-of-Pocket	$650 in your pocket

$2,500 Cost	
$1,700 Cash benefit	Supplemental Hospital
$800	Total Out-of-Pocket

No Surgery

Broken Leg, N

OPTIONAL ADD-ON
DENTIST DIRECT
Discount Dental, Vision, and RX

DENTAL

The Dentist Direct network has over 200,000 dentists you can access. This component is a discount plan. There are no extra monthly premiums to pay and no deductibles to satisfy.

Preventive. Routine exams: cleanings, fluoride, and x-rays. Fee reduction of 20% to 60%. No waiting period.
Basic. Fillings, oral surgery, endodontics, and periodontics. Fee reduction of 20% to 60%. No waiting period.

Fee reduction of approx. 20%. to 30% (or more).

Major. Crowns, bridges, dentures. **Deductible.** None.
Orthodontia. Children and adults.
Specialists. Fee reduction of 10%
Maximum Benefit. Unlimited

re	Example e	Discount Price	Savings	Discount %
ling		$74	$93	56%
al	$934	$505	$459	48%

Procedu
White Fil
Root Car

VISION

Vision Services

- **71% of the working population requires some form of vision correction.**
- **40,000+ participating providers nationwide**
- **15% to 20% Discounts**

RX Savings

Rx Savings Examples

Prescription Drug Discounts – Up to 90% Savings[1]				
Medication	**Typical Price**	**Discount Price**	**Savings**	**Discount %**
Crestor	$194.80	$19.48	$175.32	90%
Lexapro	$116.60	$23.32	$93.28	80%
Nexium	$236.27	$61.43	$174.84	74%

[1] Not applicable in all situations. Each scenario is case by case and does not constitute each situation.

Contact: Laurie Snarr
Phone/Text: 385-439-9379
Email: laurie@worksitebenefitsnow.com