

The ISBC Health Hub

A Central Place to Access:

- Virtual Health Care
- At-Home Diagnostics
- Member Advocacy
- Disease Reversal
- Individual Health Insurance
- Wellness & Personal Health Profile



Get Started

Sign up through the app by scanning the QR code, or simply visit:
member.recurohealth.com

Member Costs

No cost for primary care, urgent care and behavioral health counseling. Members who need psychiatric visits for medication will have a \$100 copay.

Virtual Care Overview

Recuro Primary Care

- Dedicated primary care physician
- Comprehensive risk assessment enabling targeted care interventions
- At-home screening tests
- Care teams identify and manage chronic conditions

Recuro Urgent Care

- 24/7 access to board-certified doctors for common medical conditions
- Live video, phone and instant messaging options to meet each person's need
- Prescriptions are automatically delivered to the patient's preferred pharmacy

Recuro Behavioral Health

- Psychiatry and medication management
- Therapy and counseling
- Depression and Anxiety screeners to deliver rapid treatment to those who need it most
- Integrated Prescriptions sent to the patient's preferred pharmacy
- Family behavioral health provides highly specialized pediatric behavioral health clinical services
- Self-guided and coach-supported skills training is available for parents and caregivers
- Personalized treatment from expert therapists and coaches provide help for conditions like anxiety, depression, ADHD, and disruptive behavior

Key Benefits offered through Grail:



Multi-Cancer Early Detection

Improves your chance to find cancer early. It detects a signal shared by dozens of cancers that don't have screening tests.



Easy Testing Process

Screen with a simple blood draw easily added to your cancer screening plan.



More Information on Your Health

If a cancer signal is found, the results can predict the tissue or organ associated. This helps your healthcare provider guide the next steps regarding the cancer signal.

At-Home Diagnostics

Screening for Multiple Cancer Types

Introducing the Galleri test:

1. The test looks for a signal shared by 50+ cancer types through a simple blood draw.
2. Galleri then screens your blood sample for cell-free DNA and identifies whether it comes from healthy or cancer cells. DNA from cancer cells has specific methylation patterns that can identify it as cancer.

The Galleri test is being offered to ISBC members and their dependents aged 50 years or older, or 40-49 with certain risk factors. However, it is not recommended if you are pregnant or undergoing active cancer treatment.



Approximately 70% of cancer deaths are caused by cancers not commonly screened for.

Understanding the Results

The Galleri test looks for a signal in your blood that could indicate cancer. Results are available in about two weeks and there are two possible results:

No Cancer Signal is Detected

This means that no cancer signal was found in your blood drawn.

This does not rule out cancer. The Galleri test does not detect all cancers. Continue with cancer screening tests your healthcare provider recommends.

Cancer Signal Detected

This means a cancer signal was detected in your blood drawn.

This result is not a cancer diagnosis. Your healthcare provider will discuss next steps to confirm if cancer is present.

Musculoskeletal Treatment

Get Help for Muscle & Joint Pain offered through Key Benefits offered by Upswing

- Don't wait to see a doctor to find out what's wrong and how serious it is.
- Use the free symptom assessment tool that uses AI-technology that can help you understand your condition, muscle or joint pain and even provide free custom-designed exercises directed by your own Coach - and all can be managed from home.
- If your injury is more severe, you'll get immediate access to an orthopedic physician who may recommend x-rays or MRI scans and provide you with additional treatment by phone or video call.

Get immediate answers & access the care you need.

- No waiting for a doctor's appointment
- No more going to the ER or Urgent Care
- No referrals needed
- No need to leave work for multiple visits



Regenexx is Covered as an in-network benefit within your health plan



In-Network Benefits

Regenexx has in-network benefits for specialist services available, and an in-network co-pay, deductible, and out-of-pocket maximums apply for all services.



Out-of-Network Services

Non-Regenexx services may fall under a different benefit level and may or may not be treated as in-network.



Eligible for FSA & HSA Accounts

Regenexx services are eligible for use of Flexible Spending Accounts (FSA) and Health Savings Accounts (HAS).

Avoid Orthopedic Surgeries

Introducing an Alternative to Elective Orthopedic Surgeries

If you're considering an elective orthopedic surgery you've been putting off, you may have another option.

- Regenexx treats a broad range of elective orthopedic injuries with minimally invasive, needle-based procedures that use your body's own natural healing agents to regenerate damaged tissue.
- We can help to avoid as many as 70 percent of elective orthopedic surgeries.



Do you suffer from chronic joint pain?

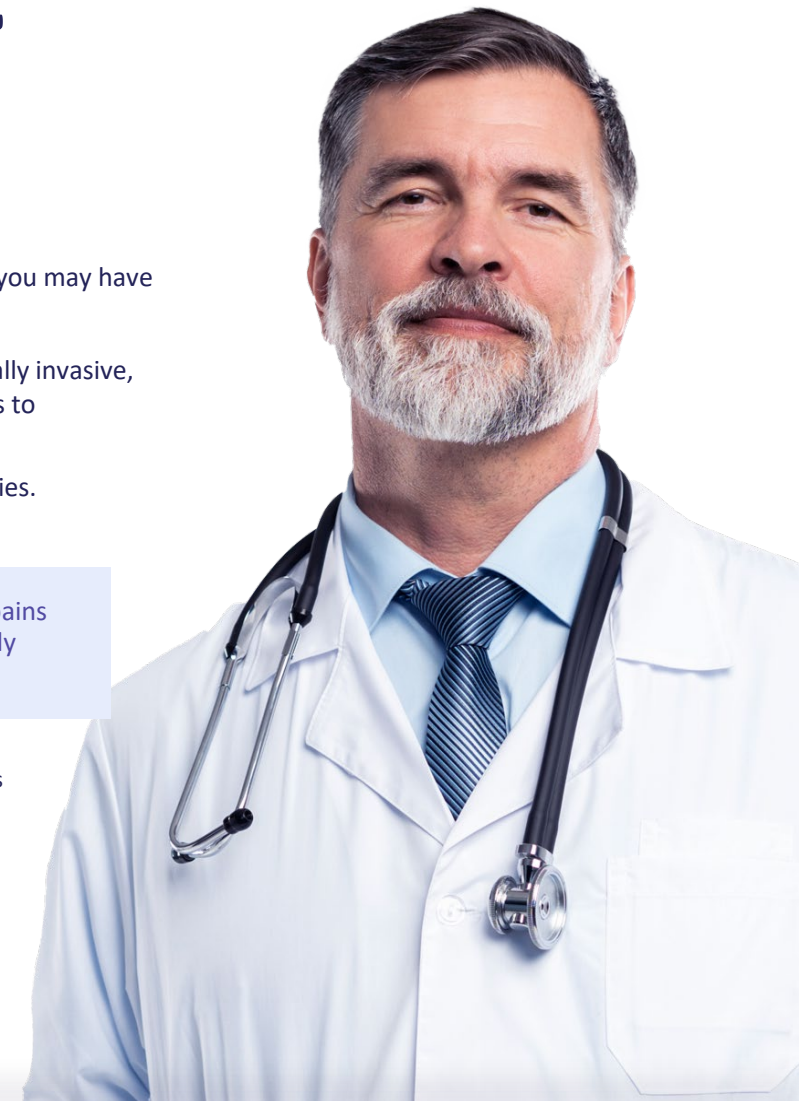


Do your aches and pains interfere in your daily life?



Have you been told you need orthopedic surgery?

Regenexx may be right for you. This benefit is in-network within your health plan.





Key Benefits offered through
Health Advocate:

Member Advocacy+ Diabetic Coaching

Healthcare & Insurance Navigation Support

With this benefit, you have access to experts who can support you in handling a wide range of healthcare and insurance related challenges.

Our services are available to employees, spouses, dependents, parents, and parents-in-law. Wellness services are available to employees, spouses, and dependents ages 18+ at no cost to you.

Expert Help When You Need It

Health Advocates are standing by to support you with a wide range of healthcare and insurance-related issues.

- Talk to a nurse about managing diabetes
- Explain your benefits and clarify copays and deductibles
- Answer questions about your diagnosis and research treatment options
- Locate and make appointments with in-network doctors and specialists
- Arrange second opinions, including transferring medical records
- Research and resolve medical claims and billing issues

Wellness Platform powered by Health Advocate

Work with a personal Wellness Coach to reach your health goals and complete your wellness incentives. Your Coach can:

- Schedule one-on-one coaching sessions at times that work for you
- Help you develop and follow a personal wellness plan
- Keep you motivated along your journey to better health

Key Benefits offered by PinnacleCare:



Answering Common Questions

Contact our advisors when you or a covered family member needs guidance on any health-related condition, big or small.



Supporting a Wide Variety of Needs

We provide guidance on topics including: scheduling, routine care, exploring treatment plans, researching alternative care options, surgery concerns, new serious diagnosis, and more.



Make Informed Health Decisions

By covering all conditions, we can help you feel empowered to make informed health decisions, no matter the type of condition you are dealing with.

Healthcare Navigation

We understand how it feels to be diagnosed with a life-altering condition, especially when it is unexpected. You'll receive the guidance you need to connect with the right specialists in your network, at top medical institutions, to receive the best treatment options for your healthcare challenge. When you're faced with a serious medical condition, knowing where to go, what to do, and how to get care will help you make confident decisions for better health outcomes.

Addressing Your Healthcare Questions

A healthcare challenge can strike when you least expect it and may leave you with questions:

- Is my diagnosis correct?
- Is this the best treatment for me?
- Am I working with the right specialists?
- Should I get a second opinion?

Personal care advisors are made available at no cost to you through your company's paid benefit program and our expedited services are completely confidential.

Get the Answers You Need

What our experts can help you with:

- Dedicated care advisors to provide personal guidance on your treatment options
- Expert opinion on your diagnosis
- Collection and organization of important medical records
- Facilitating appointments (in-person or virtually)
- Connecting you with top specialists and medical institutions
- Assistance finding a new routine care physician or specialist



Individual Health Insurance

Losing Your Health Insurance & Concerned About Your Options?

Job loss creates many concerns, but your health insurance doesn't have to be one of them. Your employer may have offered COBRA continuation, but it's not your only option, **we're here to help.**

- We provide families and individuals the opportunity to work with a personal consultant to evaluate eligibility for governmental subsidies, which may drastically reduce the cost of insurance
- Individuals who are currently or will soon be eligible for COBRA because of loss of employment or a reduction in hours, may benefit from a broader landscape of insurance providers, plans, and costs.

Key Benefits offered through UROne Benefits

When to Enroll in Medicare?

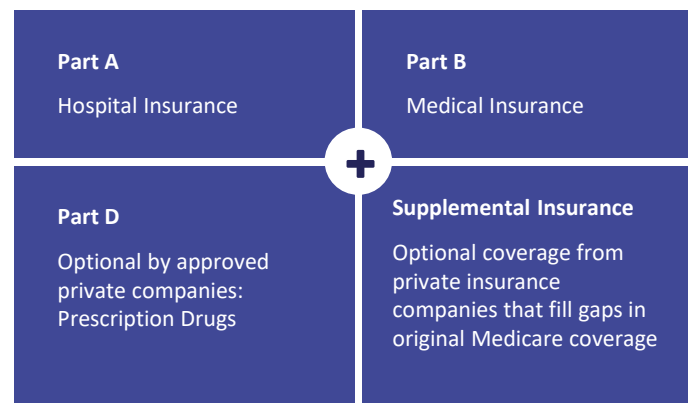
You can enroll in Original Medicare Part A & B during your initial enrollment period (IEP).

- Starting three months before your 65th birthday
- The entire month of your 65th birthday
- Ending three months after your 65th birthday

Medicare Enrollment for 65+, and Other Qualified Individuals

Medicare is the health insurance program run by the Federal Government. It is available to those 65+, those under 65 with certain disabilities, and those with end-stage renal disease. There are 2 types of coverage:

Assemble different types of coverage for under an **Original Medicare Plan**



OR

How to Enroll in Medicare?

- Call 1.800.722.7331
- Sign up at your local Social Security office
- Online at www.ssa.gov

Or combine the parts into one plan for a **Medicare Advantage Plan**

Part C (HMOs & PPOs)

Combines Part A (Hospital) and Part B (Medical) and in some cases, Part D (Prescription Drugs).

It's not supplemental coverage, but a variety of plans are offered by private insurance companies approved by Medicare.