



America's ★ Choice

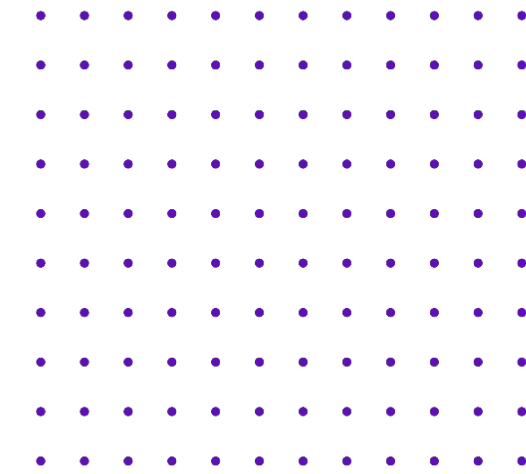
JKB Consulting Group, LLC

What We Do

America's Choice is a solution that provides the best services to ensure your experience exceeds your expectations.

Our services include an extensive array of physician and ancillary networks, pharmacy benefit management, telehealth, and in-home services that are designed to keep your healthcare costs under control while providing you with the very best coverage options available.

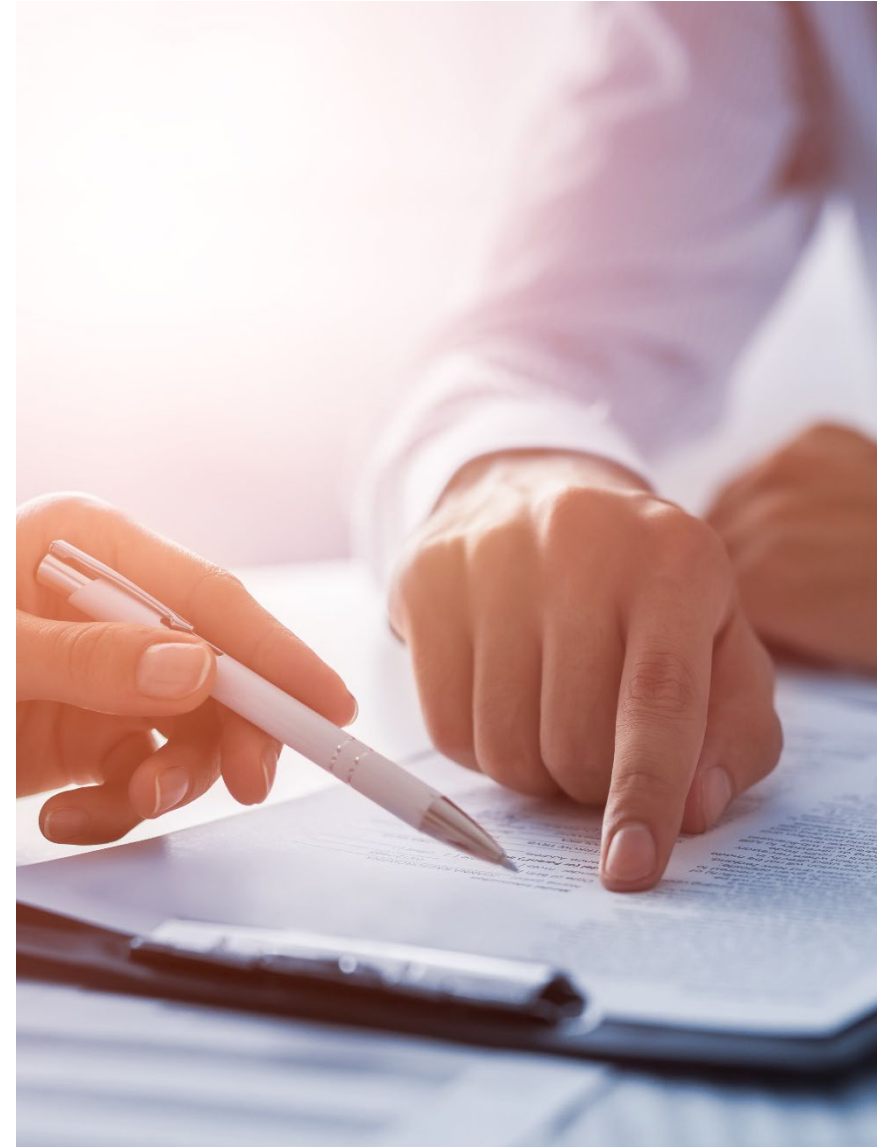
Our Vision Your Future

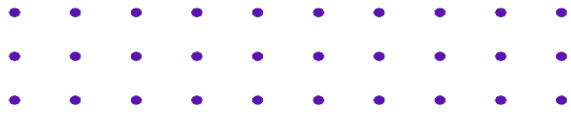


About Us

America's Choice plans are designed to save you money, save you time, and guide you on your journey of well-being.

Our approach is unique in that we align our incentives with you to ensure we are all working toward a common objective: to provide the highest quality healthcare at the most competitive prices in the industry.



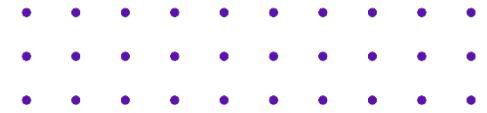


Our Promise

Our organization focuses efforts on a “client first” approach with creativity, service, and excellence.

- Building long-term client satisfaction by facilitating solutions for plan administration, clinical programs, wellness, and pharmacy services
- Developing practical solutions based on the specific needs and requirements of the individual client
- Utilizing a centralized technical services unit for all work products, ensuring proper quality control, and seamless access





Who We Serve

As a top provider of comprehensive risk management, insurance, and employee benefit advisory services, America's Choice serves thousands of employers across the country, and we continue to expand.

Generally, if you run your own business or are self-employed, your business won't qualify for group coverage. Fortunately, America's Choice offers affordable, quality coverage for people who:

- run their own business
- are self-employed with no employees
- are in the gig-economy
- are freelancers or consultants
- do not qualify for an ACA subsidy
- are an uninsured partner of a Medicare recipient
- are a client up to age 63
- are a dependent up to age 26
- want to save money while maintaining quality coverage



Network Options

We have options for individual coverage and group coverage.



Individual Coverage

Referenced Based Pricing
(RBP)



Group Coverage Referenced Based Pricing (RBP)



Preferred Provider Organization
(PPO)



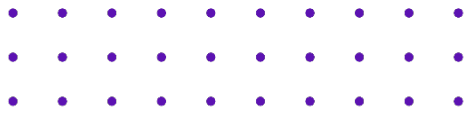
Personal Health Dashboard™ PHD

The Personal Health Dashboard™ (PHD) is a secure online personalized web portal that can be accessed at any time from any device. Once activated through the URL, you can download and utilize our free app.

The PHD offers many resources including:

- Assessments
- Medical Library
- Road to Wellness
- Medical Records
- Health Tracker
- My Benefit Tools
- HealtheMall

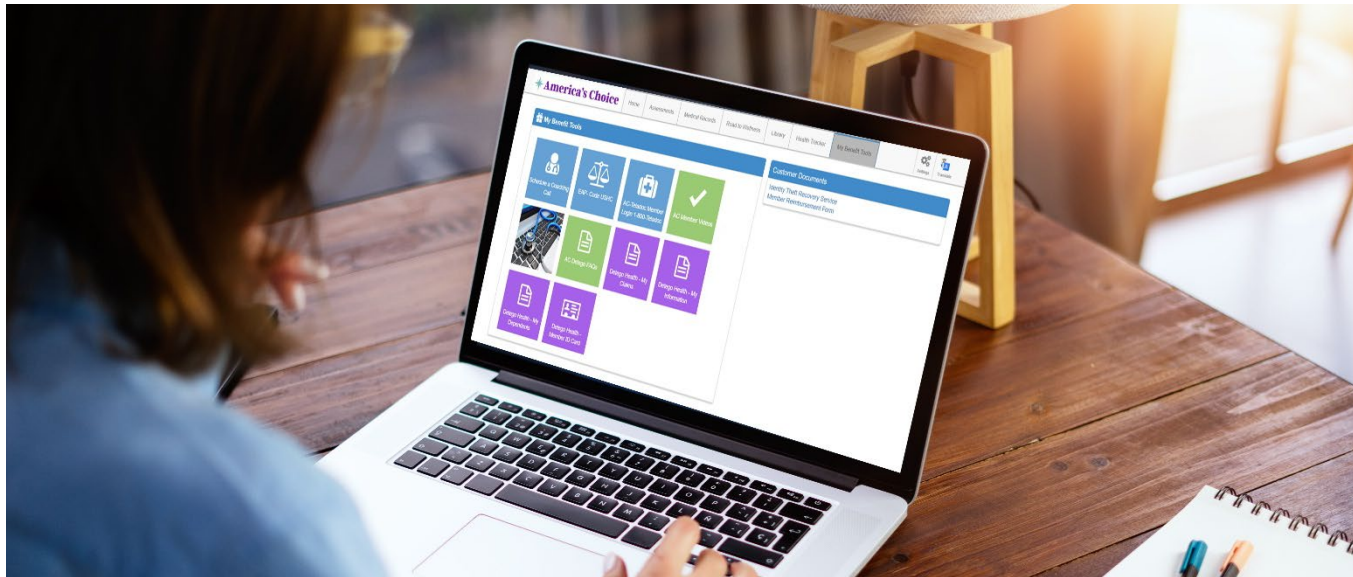




Additional Benefits

As a member of America's Choice, you have access to many additional benefits at no cost to you.

You can easily locate all of your benefits on the Personal Health Dashboard™ (PHD) under the My Benefit Tools tab.



Additional Benefits	Included PPO Plans	Included RBP Metal & HSA Plans	Included RBP Annual Max Plans
Wholeistic™ Coaching	✓	✓	✓
Telemedicine	✓	✓	✓
Patient Assistance Program	✓	✓	✓
Rx Importation Programs	✓	✓	✓
Pharmacy Benefit Manager	✓	✓	✓
Diabetes Management	✓	✓	✓
Medical Imaging	✓	✓	✓
Balance Bill Protection	✓	✓	✓
EAP	✓	✓	✓
Living 2.0 Well-being Apps	✓	✓	✓
Precertification / Case Management	✓	✓	✓
Medical Equipment Services	✓	✓	✓

Plan Options

With thirteen plans available, we are able to deliver exceptional value to any client we cross paths with.

Annual Max Plans

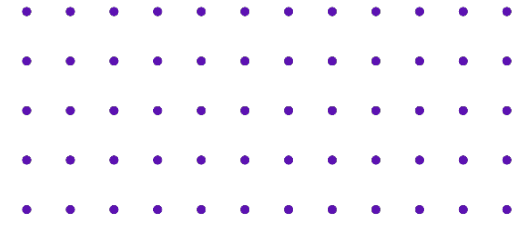
ACHP 100
ACHP 250
ACHP 500

Metal Plans

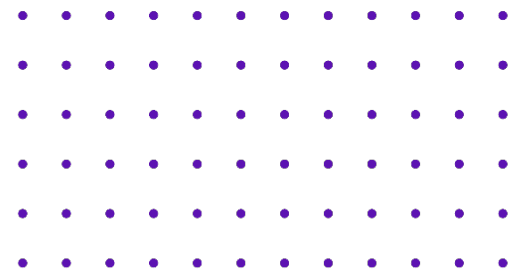
500 Titanium
1,000 Diamond
1,500 Platinum
2,500 Gold
3,500 Silver
5,000 Bronze
7,350 Copper

HSA Plans

2,500 HSA
3,500 HSA
5,000 HSA



America's Choice Annual Max Plans



ACHP Annual Max Plans 100-500

Maximum Annual/ Lifetime Benefits



ACHP 100

\$100,000 per Person per Year /
\$500,000 per Person Lifetime



ACHP 250

\$250,000 per Person per Year /
\$1,250,000 per Person Lifetime



ACHP 500

\$500,000 per Person per Year /
\$2,500,000 per Person Lifetime



Highlights

- Zero annual deductibles
- Preventative services covered (Annual adult physicals, immunizations, mammogram, routine colonoscopy, etc.)
- Copays for various services such as outpatient services, inpatient hospital services, maternity services, therapies, mental health care services, etc.
- Super affordable rates

Precertification is required for all in-hospital admissions, imaging (CT/PET/MRI/MRA), home health, skilled nursing, hospice, DME (over \$500), chemotherapy/radiation, organ transplants, sleep studies, prosthetics/orthotics, therapies (chiropractic, cardiac, PT/OT/ST), and outpatient surgery. Please refer to the plan document for a complete list of all services that require precertification under your plan. A 50% (up to \$2,500) penalty will apply for not obtaining precertification.

ACHP Annual Max Plans 100-500

America's Pharmacy Source Pharmacy Highlights

- Free medications with membership on over 125 acute medications and over 480 maintenance medications
- Predictable pricing on over-the-counter medications as low as \$5.00
- Home delivery service with tracking through USPS Informed Delivery
- 30- and 90-day supply options
- [APS Formulary](#)



Specialty medications are not covered by the plan. Medications may be separately available through a pharmacy importation program (pip) or a patient assistance program (pap). America's Choice will assist members with these applications.

Contact Information

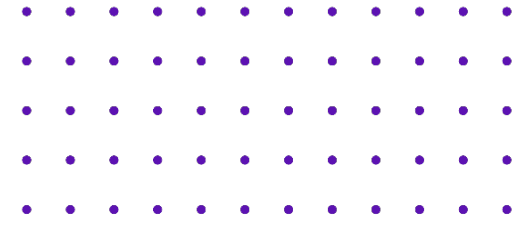
 1-800-974-7036

 <https://americaspharmacysource.com/>

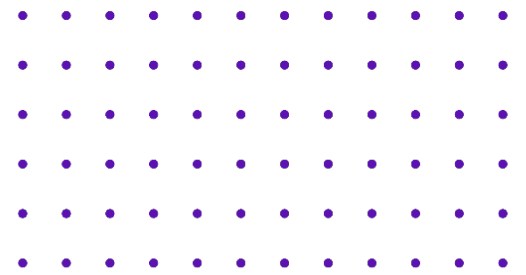
ACHP Annual Max Plans 100-500

Plan Pricing

	ACHP 100	ACHP 250	ACHP 500
Employee Only	\$399.00	\$449.00	\$479.00
Employee / Spouse	\$599.00	\$639.00	\$679.00
Employee / Child(ren)	\$559.00	\$589.00	\$629.00
Employee / Family	\$799.00	\$849.00	\$929.00



America's Choice Metal Plans





America's Choice Metal Plans 500-5000

Highlights

- No lifetime limits, no pre-existing conditions, and no waiting periods
- Maximum out-of-pockets per plan years
- Preventative services covered (Annual adult physicals, immunizations, mammogram, routine colonoscopy, etc.)
- Contracted and Non-Contracted Physician Deductibles per person and per family
- Copays for various services such as outpatient services, inpatient hospital services, maternity services, therapies, mental health care services, etc.
- 80% after deductible covered by plan and 100% thereafter

Precertification is required for all in-hospital admissions, imaging (CT/PET/MRI/MRA), home health, skilled nursing, hospice, DME (over \$500), chemotherapy/radiation, organ transplants, sleep studies, prosthetics/orthotics, therapies (chiropractic, cardiac, PT/OT/ST), and outpatient surgery. Please refer to the plan document for a complete list of all services that require precertification under your plan. A 50% (up to \$2,500) penalty will apply for not obtaining precertification.



America's Choice Metal Plan 7350

Highlights

- No lifetime limits, no pre-existing conditions, and no waiting periods
- Maximum out-of-pockets per plan years
- Preventative services covered (Annual adult physicals, immunizations, mammogram, routine colonoscopy, etc.)
- Contracted and non-contracted physician deductibles per person and per family
- Copays for various services such as outpatient services, inpatient hospital services, maternity services, therapies, mental health care services, etc.
- 100% after deductible covered by plan

Precertification is required for all in-hospital admissions, imaging (CT/PET/MRI/MRA), home health, skilled nursing, hospice, DME (over \$500), chemotherapy/radiation, organ transplants, sleep studies, prosthetics/orthotics, therapies (chiropractic, cardiac, PT/OT/ST), and outpatient surgery. Please refer to the plan document for a complete list of all services that require precertification under your plan. A 50% (up to \$2,500) penalty will apply for not obtaining precertification.

America's Choice Metal Plans 500-5000

Medalist Rx Pharmacy Highlights

Retail Pharmacy Options (30-Day Supply)

- Generic - \$10 Copayment
- Brand Name - \$45 Copayment
- Non-preferred Brand - \$100 Copayment

Mail Order/Retail Pharmacy Copayments (90-Day Supply)


- Generic - \$30 Copayment
- Brand Name - \$90 Copayment
- Non-preferred Brand - \$150 Copayment

[Medalist Rx Formulary](#)



Specialty medications are not covered by the plan. Medications may be separately available through a pharmacy importation program (pip) or a patient assistance program (pap). America's Choice will assist members with these applications.

Contact Information

 1-855-633-2579

 <https://www.medalistrx.com/>

America's Choice Metal Plan 7350


America's Pharmacy Source Pharmacy Highlights

- Free medications with membership on over 125 acute medications and over 480 maintenance medications
- Predictable pricing on over-the-counter medications as low as \$5.00
- Home delivery service with tracking through USPS Informed Delivery
- 30- and 90-day supply options
- [APS Formulary](#)



Specialty medications are not covered by the plan. Medications may be separately available through a pharmacy importation program (pip) or a patient assistance program (pap). America's Choice will assist members with these applications.

Contact Information

 1-800-974-7036

 <https://americaspharmacysource.com/>

America's Choice Metal Plans 500-7350

Plan Pricing Age Banded 18-44

	\$500/\$1,000 Titanium	\$1,000/\$2,000 Diamond	\$1,500/\$3,000 Platinum	\$2,500/\$5,000 Gold	\$3,500/\$7,000 Silver	\$5,000/\$10,000 Bronze	\$7350/\$14,700 Copper
Employee Only	\$849.46	\$793.51	\$735.00	\$688.49	\$621.67	\$582.37	\$495.77
Employee / Spouse	\$1,558.90	\$1,446.99	\$1,330.00	\$1,236.96	\$1,103.32	\$1,024.73	\$851.54
Employee / Child(ren)	\$1,419.02	\$1,318.30	\$1,213.00	\$1,129.26	\$1,008.99	\$938.26	\$782.39
Employee / Family	\$2,273.37	\$2,105.50	\$1,930.00	\$1,790.44	\$1,589.99	\$1,472.10	\$1,212.32

America's Choice Metal Plans 500-7350

Plan Pricing Age Banded 45-54

	\$500/\$1,000 Titanium	\$1,000/\$2,000 Diamond	\$1,500/\$3,000 Platinum	\$2,500/\$5,000 Gold	\$3,500/\$7,000 Silver	\$5,000/\$10,000 Bronze	\$7350/\$14,700 Copper
Employee Only	\$883.02	\$824.38	\$763.07	\$714.32	\$644.30	\$603.12	\$512.37
Employee / Spouse	\$1,626.03	\$1,508.75	\$1,386.13	\$1,288.63	\$1,148.59	\$1,066.22	\$884.72
Employee / Child(ren)	\$1,479.43	\$1,378.88	\$1,263.52	\$1,175.77	\$1,049.73	\$975.60	\$812.25
Employee / Family	\$2,374.05	\$2,198.12	\$2,014.21	\$1,876.96	\$1,657.89	\$1,534.34	\$1,262.09

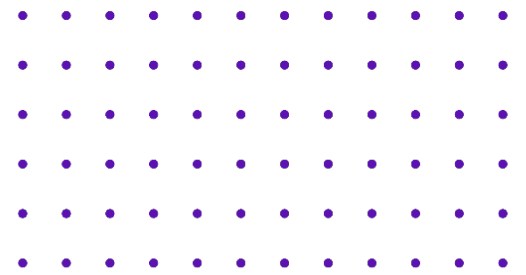
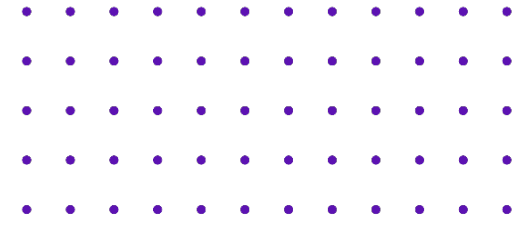
America's Choice Metal Plans 500-7350

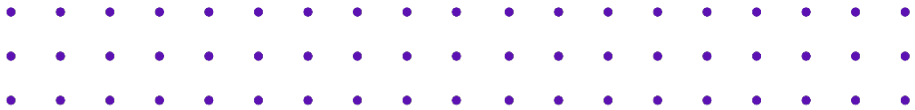
Plan Pricing Age Banded 55-62

	\$500/\$1,000 Titanium	\$1,000/\$2,000 Diamond	\$1,500/\$3,000 Platinum	\$2,500/\$5,000 Gold	\$3,500/\$7,000 Silver	\$5,000/\$10,000 Bronze	\$7350/\$14,700 Copper
Employee Only	\$984.23	\$917.49	\$847.71	\$792.23	\$690.77	\$645.72	\$546.44
Employee / Spouse	\$1,828.43	\$1,694.95	\$1,555.41	\$1,444.45	\$1,241.54	\$1,151.43	\$952.86
Employee / Child(ren)	\$1,661.58	\$1,541.46	\$1,415.87	\$1,316.00	\$1,133.38	\$1,052.28	\$873.58
Employee / Family	\$2,677.64	\$2,477.43	\$2,268.12	\$2,101.68	\$1,797.31	\$1,662.14	\$1,364.30



America's Choice HSA Plans





America's Choice HSA Plans 2500, 3500, 5000

Highlights

- No lifetime limits, no pre-existing conditions, and no waiting periods
- Maximum out-of-pockets per plan years
- Preventative services covered (Annual adult physicals, immunizations, mammogram, routine colonoscopy, etc.)
- Contracted and non-contracted physician deductibles per person and per family
- 20% due for services for primary care office visits, specialist office visits, speech/physical/occupational therapy, prenatal/postnatal office visits, urgent care, routine vision exam, spinal manipulation chiropractic, outpatient mental health/substance abuse
- 80% after deductible covered by plan and 100% thereafter

Precertification is required for all in-hospital admissions, imaging (CT/PET/MRI/MRA), home health, skilled nursing, hospice, DME (over \$500), chemotherapy/radiation, organ transplants, sleep studies, prosthetics/orthotics, therapies (chiropractic, cardiac, PT/OT/ST), and outpatient surgery. Please refer to the plan document for a complete list of all services that require precertification under your plan. A 50% (up to \$2,500) penalty will apply for not obtaining precertification.

America's Choice HSA Plans 2500, 3500, 5000

Medalist Rx Pharmacy Highlights

Retail Pharmacy Options (30-Day Supply)

- Generic - \$10 Copayment
- Brand Name - \$45 Copayment
- Non-preferred Brand - \$100 Copayment

Mail Order/Retail Pharmacy Copayments (90-Day Supply)


- Generic - \$30 Copayment
- Brand Name - \$90 Copayment
- Non-preferred Brand - \$150 Copayment

[Medalist Rx Formulary](#)



Specialty medications are not covered by the plan. Medications may be separately available through a pharmacy importation program (pip) or a patient assistance program (pap). America's Choice will assist members with these applications.

Contact Information

 1-855-633-2579

 <https://www.medalistrx.com/>

America's Choice HSA Plans 2500, 3500, 5000

Plan Pricing Age Banded 18-44

	2500 HSA	3500 HSA	5000 HSA
Employee Only	\$645.40	\$560.12	\$543.71
Employee / Spouse	\$1150.81	\$980.23	\$947.42
Employee / Child(ren)	\$1051.72	\$898.21	\$868.68
Employee / Family	\$1661.21	\$1405.35	\$1356.13

America's Choice HSA Plans 2500, 3500, 5000

Plan Pricing Age Banded 45-54

	2500 HSA	3500 HSA	5000 HSA
Employee Only	\$669.18	\$579.80	\$562.61
Employee / Spouse	\$1198.34	\$1019.59	\$985.20
Employee / Child(ren)	\$1094.51	\$933.63	\$902.68
Employee / Family	\$1732.52	\$1464.38	\$1412.81

America's Choice HSA Plans 2500, 3500, 5000

Plan Pricing Age Banded 55-62

	2500 HSA	3500 HSA	5000 HSA
Employee Only	\$740.86	\$620.21	\$601.40
Employee / Spouse	\$1341.70	\$1100.40	\$1062.79
Employee / Child(ren)	\$1223.52	\$1006.37	\$972.51
Employee / Family	\$1947.54	\$1585.61	\$1529.19

A silhouette of a person standing on a mountain peak with arms raised in a gesture of triumph or achievement. The background is a bright, hazy sky with soft clouds, suggesting a sunrise or sunset. The foreground shows the dark silhouette of the mountain peak and other distant mountain ranges.

America's Choice

JKB Consulting Group, LLC

Thank You