



## **The Phia Group, LLC - 2023 Health and Welfare Benefit Plan Incentive Programs**

### **Health Cost Awareness**

*Any action taken by a Plan Participant to create savings, without avoiding or reducing the quality of their health care, is eligible for consideration and compensation upon approval from HR!*

### **Get Rewarded When You Pick the Best Doctors at the Best Prices!**

*Direct Primary Care (DPC) – Save money, time and enjoy 24-hour access to approved DPC providers, regardless of your location: no co-pays; no out of pockets!*

*Rightway – Use this app to find high quality, low-cost providers and receive 20% of savings, without limitation!*

*Diapers & Wipes – Deliver your newborn at a high quality, low-cost facility identified by The Phia Group and receive \$300 per month to use on diapers and wipes for 12 months!!*

### **Choice of Facilities – Enjoy Convenience and Savings by Using Hospital Alternatives!**

*Urgent Care – Co-pays waived when utilizing Urgent Care instead of an Emergency Room; save the ER for real emergencies!*

*Hospital Alternative Self-Standing Facilities – Co-pays waived when diagnostic testing, such as MRI and CT scans, are obtained at any self-standing, non-hospital facility!*

### **Prescription Drugs – Staying Healthy; Physically and Financially!**

*Generics Over Brand Drugs – Co-pays waived and when you opt for equally effective generic drugs plus you are still eligible to receive 20% of savings, if approved by HR, without limitation!*

*Equally Effective Care for Less – If you identify a less costly way to get the same medication (i.e. AmazonRx), or utilize Scripta to replace costly drugs with equally effective, less expensive options (approved by your doctor), you will receive 20% of the savings, without limitation!*

### **Claim Review – Double Check and Save!**

*Claim Audit Review Program – Identify errors on medical bills and EOBs and earn 20% of the savings, without limitation!*