

startTM

HEALTH

INSIDE

How Your
Plan Works

What's Covered?

The Start Card

Portal
Navigation

MEMBER BENEFITS GUIDE

StartHealth.com



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Welcome to Start Health

Start is simply better-priced, better coverage for people like you who may be overpaying for health insurance. We'll save you significantly on your monthly health premiums with outstanding coverage.

Generally, people are overpaying for their monthly premiums—from students to professionals, from singles to families. The bottom line is you should pay the right amount for health coverage, and it doesn't have to be a lot. Start Health celebrates your accomplishments. Our premiums are typically lower than any plans currently offered on the exchange. Our plans insure essentially everything covered by traditional insurance (including preventive services and procedures). And, we have no network restrictions—meaning you can receive care from any provider of your choosing.

There is a caveat: just like buying anything, there are different prices depending on where you go. Not all providers charge the same. We encourage you to compare the costs of various providers before choosing where to receive care. Every covered service is associated with a set reimbursable rate you can view before scheduling an appointment.

Of course, we're available to help you every step of the way with this innovative insurance solution. Call us at (800) 894-9454 or email us at support@starthealth.com.



A handwritten signature in blue ink, appearing to read 'John Anderson', with a long, sweeping horizontal line extending to the right.

John Anderson
President of Start Health



10421 S Jordan Gateway Ste. 150
South Jordan, UT 84095



(800)-894-9454



StartHealth.com

Why Start?



Save on Premiums

Start Health members save up to 85% on their monthly premiums compared to traditional marketplace plans.



Best Price, Best Care

Start Health provides the opportunity to compare the pricing of various facilities and choose the best deal.



Invest Your HSA

Start Health is one of the only HSA-qualified indemnity plans. You can benefit from tax-free contributions, qualified withdrawals, and investment growth.



Our Vision



Member-Centric Focus

We exist entirely for our clients. Our commitment is to **empathize with and care deeply** about their lives.

Transformative Impact

We are driven by a passion to **create meaningful change** in the world through our innovative approach to health insurance.

Relentless Improvement

We are dedicated to continuous enhancement of the Start Health Program. Our goal is to be the **best insurance solution** for healthy individuals.

Daily Difference

Our mission is to make a **positive impact every day**, touching the lives of our families, colleagues, and clients.

first thing's

How It Works

- KNOW BEFORE YOU GO
- USE YOUR START CARD
- UPLOAD ITEMIZED RECEIPT

first



KNOW BEFORE YOU GO

Search for the care you need by name or code to see how much Start will reimburse.

Compare the costs of providers in your area to find the best care at the best price.

Our care coordinator team is available to help you find ways to save at the doctor's office or pharmacy. Give us a call!



USE YOUR START CARD

After selecting a provider and receiving care, use your Start Card to pay for the service.

Note: Providers often offer a lower rate for services when they are not billed through insurance. When visiting the doctor's office, simply state you are paying in cash.



UPLOAD RECEIPT

Be sure to ask for an itemized bill (receipt) after your appointment. Upload it to your Start portal.

An itemized bill must include:

- Patient's full name
- Provider's name and address
- Provider's Tax ID
- Provider's NPI
- Date(s) of service
- Charge amount(s)
- CPT / Procedure code(s)
- Diagnosis code(s)
- Prescription drug(s)' name, form, strength, and dosage or NDC code

What's Covered?

Start Health plans provide comprehensive coverage that ensures members have access to essential healthcare services when they need them. Coverage includes:

Office Visits / Urgent Care	Psychiatric Therapy (48)	Lab Tests / Dialysis
Preventative Care	Occupational Therapy (20 appts)	Surgeries / Anesthesia
Prescription Drugs	PT / Chiropractic (12 appts)	Second Surgical Opinions
Free Telemedicine	ER visits / Ambulance	Diagnostic Imaging
Physical Therapy (20 appts)	Hospital Stays	Chemotherapy and Radiation
Speech Therapy (20 appts)	Intensive Care	In- and Outpatient Services

Reimbursement Model

Start Reimbursements empower members with choice in their healthcare. Members can easily view reimbursement rates in their member portal and compare them with cash prices of doctors in their area. Start's reimbursement amount remains consistent regardless of what a doctor charges. Reimbursements are typically set at 130% of Medicare rates, ensuring members receive fair compensation and potential savings on their care.

Procedure	Typical Price Range	Start Reimbursement Rate
PCP Office Visit	\$92 — \$110	\$96
Complete Blood Panel	\$112 — \$204	\$143
Mental Health Counseling	\$75 — \$250	\$197
Chiropractor Visit	\$37 — \$61	\$42
Wrist MRI	\$298 — \$1440	\$304
Deviated Septum Repair	\$3670 — \$7392	\$5200
Gallbladder Removal	\$5452 — \$9414	\$7507
Appendix Removal	\$5817 — \$9185	\$7643
Rotator Cuff Repair	\$5817 — \$12,232	\$7643
Colonoscopy	\$1611 — \$3150	\$2056

This table compares typical cash price ranges for common medical procedures with Start's fixed reimbursement rates. Each procedure's cost includes bundled estimates for associated expenses like doctor fees, facility charges, anesthesia, and equipment. Due to pricing variations between providers, the total cost is presented as a range. The Start Reimbursement shows consistent reimbursement amounts set by Start Health, regardless of provider charges. These examples, based on typical claims, highlight potential member savings and promote transparency in healthcare costs.



The best health coverage for individuals. Period.

Preventive Care

Members receive 100% of their Start Reimbursement rate for preventive care pre-deductible. Common examples of preventive care include immunizations, routine cancer screenings, mental health screenings, and more. For a complete list of preventive care procedures, visit starthealth.com/preventive-care.



Free Telemedicine

Members can schedule free Telemedicine appointments through Premier Family Medical in their online member portal or by contacting our Personal Health Assistants.

Prescription Drugs

Start Health's reimbursements for prescription drugs are set based on Medicare generic rates. The table below reflects surveyed price ranges for common medications at different pharmacies. Brand name drugs are covered but all prescriptions are reimbursed at the generic price rate, ensuring affordability while maintaining comprehensive coverage.

Medication	Typical Generic Cost	Start Reimbursement
Atorvastatin (Cholesterol)	\$20 - \$50	\$32
Benzodiazapine (Anxiety)	\$4 - \$20	\$7
Sertraline (Antidepressant)	\$4 - \$20	\$16
Amoxicillin (Antibiotic)	\$4 - \$10	\$4
Lisinopril (Blood Pressure)	\$4 - \$20	\$6
Levothyroxine (Hypothyroidism)	\$7 - \$10	\$4
Hydrocodone (Pain Management)	\$12 - \$25	\$9

Concierge Service

Do you have questions about procedures or medications that aren't listed here? Call our Personal Health Assistants at (800) 894-9454 or visit StarHealth.com for more info.



Itemized Bill

Good Example

From **2** Happy & Healthy Clinic
1234 W 200 N Suite 250
South Jordan, UT 84095 **Provider's Address**

Statement for Insurance Reimbursement

To **1** Jane Doe **Patient's Full Name**
1176 E 470 S
Pleasant Grove, UT 84062

Client Jane Doe
(801) 444-5555
janedoe@gmail.com
DOB: 11/12/1999

Statement Issue Date 3793
05/01/2024

Provider **3** Karen Matthews **Provider's Name**
(801) 555-4444
kmatthews@happyhealthy.org

Insured Member Plan Group John Doe
#000012345
#Family
#DREM002SN

Provider's Tax ID Tax ID: 12-1234567 **4**
Provider's NPI NPI: #0123456789 **5**
License: #7777777777

DX	Diagnosis Codes
	Diagnosis Code
1	6 F41.1 - Generalized anxiety disorder
2	F33.1 - Major depressive disorder, recurrent, moderate

Date of Service	CPT Codes			Charge Amounts	
7 Date	8 Service	DX	Description (Insurance Place of Service)	9 Fee	Paid
04/01/2024	90837	1, 2	Psychotherapy, 60 min (11)	\$125	\$125
04/08/2024	90837	1, 2	Psychotherapy, 60 min (11)	\$125	\$125
04/15/2024	90837	1, 2	Psychotherapy, 60 min (11)	\$125	\$125
04/22/2024	90837	1, 2	Psychotherapy, 60 min (11)	\$125	\$125

	NDC Code		
04/22/2024	Fluoxetine 40mg CAP ALV 10 NDC: 62332002391	\$8	\$8

Total Charges \$508

Total Paid

Make payments to: Jane Doe

Supervised by Dr. Mary Smith, license: 3333333333, NPI: 1111111111

A perfect itemized bill includes:

1. Patient's Full Name
2. Provider's Address
3. Provider's Name
4. Provider's Tax ID
5. Provider's NPI
6. Diagnosis Codes
7. Date of Service
8. CPT Codes
9. Charge Amounts
10. NDC Code (If you received a prescription(s) for medication)

Other Names for an Itemized Bill:

- HCFA
- Super Bill
- UB Form
- Explanation of Charges

Prescription Receipt

Good Example

Total: \$19.00
Total RX: 1
Signature Required: N
Counsel: N



YW 1478



Always find your medication and health information when you need it. Scan the QR code on your prescription label for a convenient way to access drug information.

Pharmacy hours:

Mon: 09:00 AM - 07:00 PM	Tue: 09:00 AM - 07:00 PM
Wed: 09:00 AM - 07:00 PM	Thu: 09:00 AM - 07:00 PM
Fri: 09:00 AM - 07:00 PM	Sat: 09:00 AM - 06:00 PM
Sun: Closed	Lunch Time Varies

1 **DOE**
JOHN JOE
 1000 S SUNSET ELM DR
 WEST JORDAN, UT 840811851

2 **SAM'S PHARMACY** 10-4730
 7571 SOUTH 3800 WEST
 WEST JORDAN, UT 84084 -0000
 NABP: 4695726 NPI: 1750308946
 RX: 7072837

OC# 655 923 481 076 592 384 107 659 238

PRIORITY: FUTURE
REFILL

6 **Valacyclovir 1GM TAB CIT** NDC: 57237-0043-30
DIRECTIONS: TAKE 1 TABLET BY MOUTH ONCE DAILY FOR SUPPRESSION.

HALPERT JIMOTHY
 Prescriber NPI: 1234567890
 QTY: 30 DAW: 0 DAY SUPPLY: 30
 TP REF # 0987654321

3 **Patient Pay: \$19.00**

5 **Cash: \$150.98**

4 **DATE: 01/07/25**

SAM

A perfect prescription receipt includes:

1. Patient's Full Name
2. Pharmacy Name
3. Pharmacy Address
4. Date Filled
5. Charge Amount(s)
6. Prescription Drug(s):
 - Name,
 - Form,
 - Strength,
 - Dosage
 - NDC Code

Itemized Bill

Bad Examples

From
Saldo Apps

John Doe
wiz@saldoapps.com
01123456789
doe@mail.com
First str, 28-32, Chicago, USA

Receipts

Receipt no.: 001
Receipt date: Jul 13th, 2021
Due: Feb 28th, 2022

Bill to
Smith Corp

smith@mail.com
01123456789
South St. 22, Chicago, USA

DESCRIPTION	RATE, CADA	QTY	TAX	DISC	AMOUNT, CADA
Prototype	20,230,450.00	2000	20.50%	20.50%	20,230,450.00
Prototype-based programming is a style of object-oriented programming					
Design	20,230,450.00	2000	20.50%	20.50%	20,230,450.00

Payment instruction

Paypal email
doe@mail.com

Make checks payable to

John Doe
Bank Transfer
Routing (ABA): 061120084

Subtotal: USD 8000.00

Discount (20%): USD 0.00

Shipping Cost: USD 0.00

Sales Tax: USD 450.00

Total: USD 8,480.00

Amount paid: USD 0.00

Balance Due: USD 8,480.00

Notes

Prototype-based programming is a style of object-oriented programming in which behaviour

Missing

Patient's Full Name
 Provider's Name
 CPT Code(s)
 Diagnosis Code(s)
 Provider's Tax ID
 Provider's NPI
 NDC Code(s)*

Missing

Provider's Name
 Provider's Address
 CPT Code(s)
 Diagnosis code(s)
 Provider's Tax ID
 Provider's NPI
 NDC Code(s)*

*NDC codes are only needed if a medication was prescribed.

Why Do Healthcare Costs Vary?

Stop Accepting High Healthcare Prices

Since 1970, healthcare spending in the U.S. has increased from \$350 per person to over \$12,000 per person a year. Why do we keep accepting excruciatingly high healthcare prices when cheaper options exist? Why don't we compare the pricing of various healthcare providers like we do for virtually every other purchase that we make?

The main reason that healthcare costs cannot be compared is that countless providers don't even display their prices. It's remarkable that our country has put up with this for so long. You would never walk into a store and fill up your cart with items without knowing their prices, yet that's exactly what we do with our healthcare. Even those who realize that their healthcare providers are the most expensive option often choose not to consider other providers because they believe that high cost equates to high quality. This is simply not true.

*A study by the Massachusetts Attorney General found **zero correlation** between more expensive healthcare providers and higher quality care.*

Why Are Prices So High?

If you're not paying for quality, what are you paying for? Healthcare costs don't just cover the procedure itself. You are also charged for the facility size, the provider's "name brand," geographic convenience, and the provider's market share.

The healthcare industry lacks competition. For example, areas with only one hospital owner typically charge 15% more than areas with four or more hospital owners. Did you know that many hospital procedures can be performed in surgery centers? On average, hospitals charge 2.7 times more than surgery centers. Healthcare providers benefit by keeping their prices hidden. Healthcare monopolies have no incentive to lower their prices to compete with cheaper providers because patients do not even realize how much they are paying the monopolies.

Healthcare prices are often even hidden from doctors. Doctors may

refer a patient to another provider without realizing how much that provider charges or order a medical device without knowing its price.

In fact, in 2014 it was determined that Orthopedic surgeons only correctly estimated the cost of a device 21% of the time. Healthcare consumers are ultimately the ones that pay the expenses of such devices.

Let Us Lower Your Costs

To put it bluntly, it's stupid to overpay for healthcare. That's why Start Health helps you find the best care at the best price. Members can choose any healthcare provider they like and receive reimbursement for care.

Unlike other insurance alternatives, Start makes finding providers easy. Members have access to a search tool within the Start app. Since members know the Start Reimbursable Rate in advance, they essentially get to choose how much they save on a procedure. For example, maybe a member is shopping for a procedure, and they see that three highly rated providers offer the procedure at three different prices: \$950, \$2000, and \$2500. Suppose the Start Reimbursable Rate for this procedure is \$850. Knowing this, the member could choose their provider accordingly. When you realize that some high-quality providers offer the same procedure for a much lower price, you'll stop overspending on healthcare. You get to choose.

Your money belongs in your pockets, and we're here to help you keep it there.



Recommended Providers

Your Start plan allows you to receive care from any doctor. Even so, there are several high-quality providers that offer better prices than others. Below is a list of top-tier providers in Utah with top-tier pricing. Please call us if you have any questions about where to receive care.

Advanced Surgery Center of Northern Utah

Avenues Surgery Center

Cedar Orthopaedic Surgery Center

Cedar Surgical Associates

Central Utah Surgery Center

Coral Desert Surgical Center

First Choice Imaging (Toohele Imaging)

Granite Peaks Endoscopy

Granite Peaks Gastroenterology

Heart of Dixie Cardiology

Holy Cross Davis Hospital

Holy Cross Jordan Valley Medical Center

Holy Cross Jordan Valley Medical Center

West Valley

Holy Cross Mountain Point Medical Center

Holy Cross Salt Lake Regional Medical Center

Lakeview Endoscopy Center

Logan Surgery Center

Lone Peak Surgery Center

McKay-Dee Surgery Center

Mountain West Endoscopy Center

Mountain West Medical Center

MountainWest Surgical Center

Mt. Ogden Surgery Center

Northpointe Surgical Center

Park City Surgery Center

Rayus Radiology

Ridgeline Endoscopy Center

Riverwoods Surgery Center

Southwest Spine and Pain

Spring Creek Surgery Center

St. George Endoscopy

St. George Surgery Center

St. George Surgical Center

St. Marks Endoscopy Center

Surgicare Center of Utah

Surgery Center at Cottonwood

Surgery Center at Grove Creek

Surgery Center at South Ogden

The Eye Institute of Utah

Timpview Surgical Center

TOSH Surgery Center

Utah Gastroenterology

Utah Surgical Center

Wasatch Endoscopy Center





What's Covered?

Indemnity Benefit

Inpatient Hospital Confinement

Maximum Benefit

Unlimited days per policy period
combined total inpatient

Inpatient Intensive Care Unit

Unlimited days per policy period
combined total inpatient

In-hospital Provider's Fee

Unlimited days per policy period
combined total inpatient

Surgery Expense (Inpatient and Outpatient)

Unlimited surgeries as
medically necessary

Surgeon Services

Unlimited procedures as
medically necessary

Assistant Surgeon Services

Unlimited procedures as
medically necessary

Anesthesiologist Services

Unlimited procedures as
medically necessary

Emergency Room

Unlimited procedures per policy year

Outpatient Radiation Therapy and Chemotherapy

Unlimited procedures as medically necessary

Outpatient Laboratory and X-Ray Examinations

Unlimited tests as medically necessary

Outpatient Dialysis and Filtration Procedures

Unlimited tests as medically necessary

Outpatient Facility

Unlimited days as medically necessary

Indemnity Benefit

Ambulance
Ground or Water Transportation

Maximum Benefit

Unlimited transports as medically necessary

Office Visit/Nurse/
Urgent Care Center

Unlimited covered service instances per policy year, except that the following categories of benefits are limited to:

Physical Therapy—20 covered service instances per policy year

Occupational Therapy—20 covered service instances per policy year

Speech Therapy—20 covered service instances per policy year

Chiropractor—12 covered service instances per policy year

Psychiatric Therapy—48 covered service instances per policy year

Second Surgical Option

Unlimited services as medically necessary

Outpatient Prescription Drug

Unlimited drug fills as medically necessary

Prescription Drug

Unlimited drug fills as medically necessary

Wellness Visit

Deductible waived for yearly exams

Search for specific procedures or medications by name or code in your member portal to see specific reimbursement information.

HSA



An Health Savings Account (HSA) is a tax-advantaged personal savings account you can use to cover healthcare expenses.

Triple-Tax Advantage

**Tax-Free
Contributions**

**Tax-Free
Growth**

**Tax-Free
Withdrawals**
(for qualified expenses)

Fully Integrated HSA Platform

Start Health's integrated platform combines HSA tracking and investments in one place.



HSA Investments

- 1 RETIREMENT
- 2 TAX-FREE GROWTH
- 3 IN-HOUSE OPTIONS

Optimize your healthcare savings by investing your HSA funds. Start members yield an average return of **14%**.

Investing your HSA funds is a genius approach to taking advantage of tax-free growth. Start Health offers an in-house investment platform with options for investors of all experience levels.

After you turn 65, your HSA funds can be used on non-medical expenses. Growing your HSA nest egg now can set you up for a more comfortable retirement later.

\$2000 Minimum HSA Balance

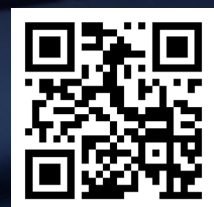
To qualify for investing your Start HSA funds, you need to **accumulate at least \$2000** in your account.

Once you reach \$2000, you are free to invest anything over the \$2000 balance.*

You don't have to maintain a minimum balance of \$2000 to keep your investments, but you won't be able to make any new investments until you reach a \$2000 balance again.

* Participating in Start Health investments deducts a monthly fee of \$1.50 + 4.167 basis points. Monthly basis points = 50 annually. Basis points will be calculated on invested balance as of month end. For example, an investment balance of \$5,000 will be charged an additional \$2.08 per month for the 4.167 basis points.

LEARN MORE



Powered by MotivHSA

Using Your Start Card



Your Start Card can draw from either your Start HSA or preferred checking account (set by your “Account Ordering” preferences).

After you swipe, an expense will be automatically generated in your Start Account.

You must upload an itemized receipt for any services received in order to be reimbursed or have those expenses credited to your deductible.

In addition to paying for medical services and prescriptions, your HSA can be used to cover items including:

- » Vitamins
- » Feminine Hygiene Products
- » Thermometers
- » Over-the-Counter Medication
- » Bandages
- » Ointments such as Neosporin or Hydrocortizone



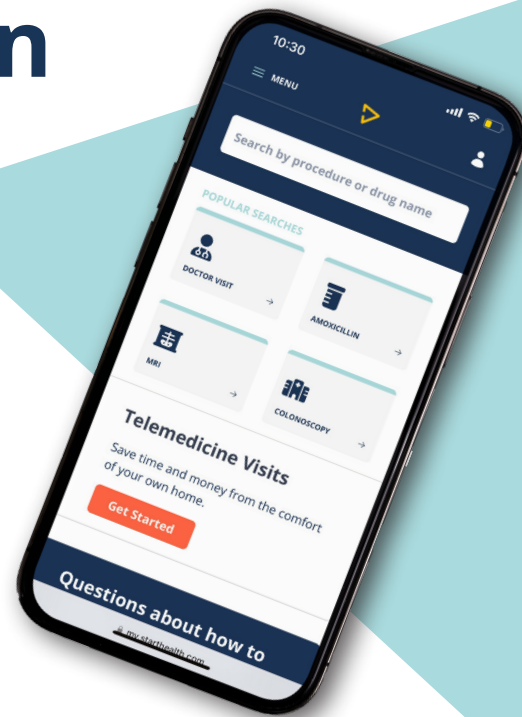
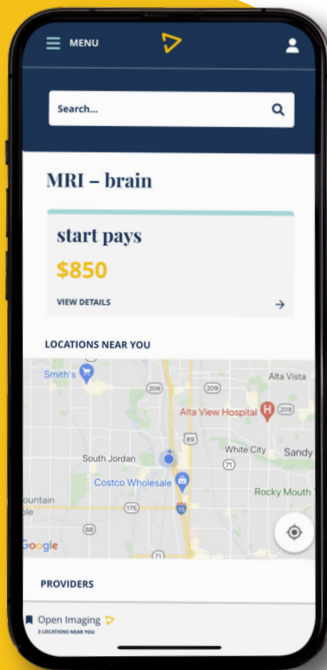
MORE ITEMS



Portal Navigation

Search for a Procedure

When you login to your Start member portal you'll automatically be taken to the home dashboard. Click on "Find Care" and then you can search for any needed drug or procedure by name or by code.

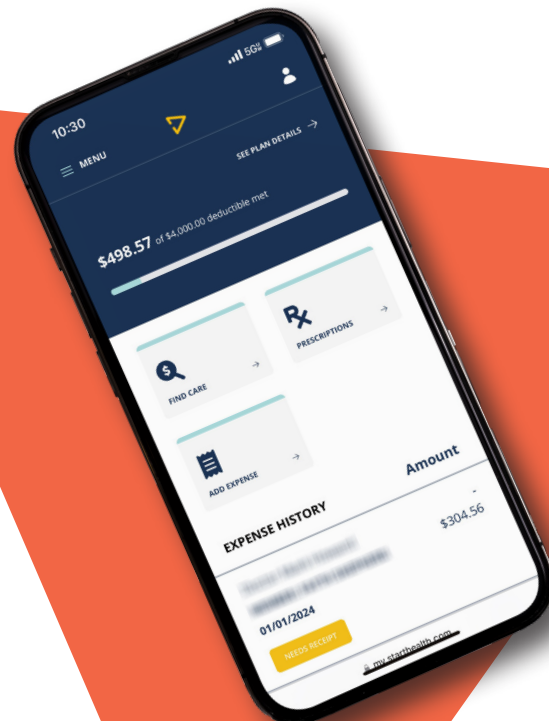


View Reimbursement Rate

Once you search for a procedure or service, you will see the set reimbursement rate Start offers for that procedure or service.

Upload Itemized Bill

Once you've received care and collected the itemized bill, click on "Add Expense" on the home dashboard. Follow the prompts, including uploading a photo of your itemized bill, then click "Submit Receipt." The Start Health Reimbursement Amount will be applied to your deductible or sent directly to your bank account if your deductible has already been met.



Start Speak 101

REIMBURSEMENT RATE

The defined amount Start Health covers for each procedure.

START CARD

Your pre-paid debit card that can be used to pay for qualified medical expenses.

HSA (HEALTH SAVINGS ACCOUNT)

A tax-advantaged medical savings account. The funds contributed to an HSA are not subject to federal income tax at the time of deposit.

ITEMIZED RECEIPT (BILL, EOB, SUPER BILL)

A detailed receipt of medical services received upon your visit. You're required to submit these bills to receive reimbursement for a procedure.

DEDUCTIBLE

The amount you are responsible to pay before your coverage kicks in. Your reimbursements will be applied to your deductible until it is met. After that they will be credited to your bank account.

FULL GLOSSARY



FAQs

What is a reimbursement model?

Like any health plan, you will pay a monthly premium for coverage. However, unlike other health plans, when you go to the provider you will pay upfront with your Start Card (or other form of payment). By “cash-paying” for eligible services, you are generally given a significantly discounted rate. All qualified payments you make will apply to your deductible. Then, once your deductible has been met, you will be reimbursed the set rate when you submit an itemized bill (receipt) for the service.

How do I “Cash-Pay” at the doctor’s office?

Providers often offer a lower rate for services when they are not billed through insurance. This greatly reduces their administrative costs and efforts. So, when visiting the doctor’s office, simply state you are self-paying, or “paying cash” and use your Start Card to pay for the service.

How do I know if my procedure is covered?

If you have questions about coverage for complex procedures, call our care coordinators. We can help you know how much your plan can reimburse and help you find ways to receive the best care at the best price. You will also be able to use the search tool in your Find Care dashboard to search for covered procedures and view the associated Start Reimbursement Amounts for each. For complex procedures, call us.

How does my deductible work?

Your deductible is the amount you need to meet before coverage kicks in. For example, if your deductible is \$2,000, you’ll pay the first \$2,000 of covered medical expenses out of pocket. Once you’ve met your deductible, you’ll receive the entire fixed reimbursement amount for any medical costs for the rest of the year!



We Have Darien!

White Glove Service

Not a fan of price research?
Our **Care Coordinators** are happy
to do the footwork for you.

**We are real people helping
real people.**

Call or text Darien at **(800) 894-9454**
and he'll get you started. He might
even become your new best friend in
the process.



Contact Us



Actual employee—not a model.

MAKING OLD SCHOOL COOL



**The best insurance for healthy
individuals and families.**

StartHealth.com

(800)-894-9454