

BENEFIT GUIDE

2026 Plans for Pyramid Global Hospitality

Affordable Healthcare
MADE SIMPLE

Everyone deserves access to quality care that fits their lifestyle. With Hooray Health, getting affordable, everyday care is easier than ever.



AFFORDABLE HEALTHCARE FOR **YOU AND YOUR FAMILY**

Pyramid Global Hospitality and Hooray Health have partnered to offer affordable health benefits with layered protection - giving you and your loved ones access to quality care when you need it most.



Whether you're sick, need a prescription, or have an accident - **your Hooray Health benefits have you covered.**

When You're Sick & Need Care	When You Need A Prescription	When You Have An Accident
Get care using telemedicine or visiting an urgent care ✓ 24/7, \$0 virtual doctor visits ✓ \$25 per visit at an in-network clinic or urgent care ✓ Access to doctors, specialists and hospitals through the First Health Network	Save on meds – our app finds the best price nearby ✓ Save up to 80% off retail prices and over 500 name-brand medications available ✓ Get access to additional medications for acute and chronic conditions*	Don't stress - benefits will cover your medical costs ✓ Accident benefits starts at \$5,000 to help cover eligible injury-related medical costs ✓ No deductible ✓ Go anywhere, or to our in-network providers



The **Hooray Health app** gets you care fast - connect with a telemedicine provider, find nearby providers, check prescription prices, and much more.

Included Benefits

- Doctor office visits
- Hospital visits
- X-rays and labs
- Surgeries

Additional Services

- Discount radiology program
- Virtual behavioral health

*Additional medications are plan specific. Please visit your enrollment website for more details.



Scan the QR code, visit **pgh.myhoorayhealth.com** or call **855-479-4008** to enroll!



CARE OPTIONS & COST

Scan the QR Code
to watch how to
access care with
Hooray Health!



WOKE UP WITH A FEVER?

You can choose to call our telemedicine service or visit an urgent care.



CALL A VIRTUAL DOCTOR

OR

VISIT AN URGENT CARE

PAY \$0

When using **Hooray Health's** telemedicine doctor

*The \$25 per visit fee applies to the number of urgent care visits included in your chosen plan per year.

PAY \$25*

Per visit at an in-network urgent care center

Care is only a few steps away:

1. Use the app to find the closest urgent care
2. Call to set an appointment
3. Visit urgent care and show your member ID card

With no insurance, it can cost you up to \$434⁽¹⁾.

FELL AND BROKE YOUR ARM?

Visit an in-network provider for care.

HOSPITAL VISIT & FOLLOW-UP TREATMENT(S)

PAY \$0

Hooray Health's accident benefit covers medical cost up to \$5,000, based on your plan.

Care is only a few steps away:

1. Use the app to find a provider
2. Visit provider and check-in by showing your Hooray Health ID card
3. Receive care and get x-rays, casts, and prescription(s), if required.



With no insurance, it can cost you up to \$3,096⁽²⁾.

These claim stories are an illustration and represents an individual's experience only and the experiences and opinions herein may be unique to the individual. Individual reimbursement results and coverage vary based on your chosen policy options.

⁽¹⁾Fairhealthconsumer.org Uninsured/Out-of-Network cost in Zip Code 75248 for CPT Code 99202 Patient visit and 88106 Examination of body fluid.

⁽²⁾Gascon Ivey, A. (2023, May 1). How Much Does a Telehealth Visit Cost? GoodRx. Retrieved from <https://www.goodrx.com/healthcare-access/telehealth/howmuch-does-telehealth-cost>

WHY HOORAY HEALTH CARE YOU TRUST. PROTECTION YOU NEED.



Healthcare can get expensive fast - even for basic visits or small accidents. Hooray Health plans are built to protect your health and your wallet, with simple benefits that help cover the cost of care when you need it most.

A simple plan, built with layers of care and cost protections



24/7 Telemedicine

\$0 Cost

Talk to a board-certified doctor anytime and anywhere

Urgent Care Visits

Pay \$25 Per Visit*

Over 4,500 in-network clinic and urgent care locations nationwide

Accident Protection

Benefits vary from \$5,000

Your plan helps cover the cost when the unexpected happens

Prescription Savings

\$0 for many Meds

Save up to 80% off retail prices and over 500 name-brand medications available

Doctors, Specialists & Hospitals

\$0 Copay

Find over 1.22 million providers within the First Health Network for additional care

Hospital & Surgery Benefits

\$0 Copay

Plan gives set dollar amount for hospital stays and surgeries.

Hooray Health App

Search for care, talk to a doctor, or check prescription prices - right from your phone

*The \$25 per visit fee applies to the number of urgent care visits included in your chosen plan per year.

(1) Coverage details may vary depending on the specific plan options selected by your employer.



Scan the QR code to enroll. Join Hooray Health today and take control of your care. It's simple, smart, and built for you.

Advantage Max Benefit Plan Summary

Hooray Health’s **Advantage Max Plans** provide fixed payments you can use towards plan visits and services, with **no preset limit on the number of Urgent Care and Retail Clinic Visits**. In addition to the policy year’s fixed payments for illness and sickness, Hooray Health Advantage Max plans also include Accident Medical Expense Benefits.

	MAX \$5,000 LITE	MAX \$15,000
ILLNESS AND SICKNESS POLICY YEAR MAXIMUM	\$5,000	\$15,000
PLUS ACCIDENT MEDICAL EXPENSE MAXIMUM (PER ACCIDENT)	\$5,000	\$5,000
LIFETIME MAXIMUM	N/A	N/A
OUTPATIENT SICK VISIT BENEFITS	PLAN PAYS PER DAY	
URGENT CARE/RETAIL CLINIC OFFICE VISITS	Up to Policy Year Max	
Hooray Health Urgent Care / Retail Clinic Network	Includes Office Visit + In-House lab test, X-Rays, etc. Member Pays a \$25 fee*; Plan pays \$275	
Urgent Care or Retail Clinic Office Visits	First Health Network Provider at discounted rates** or Out-of-Network Provider with no discounts*** Plan pays \$275	
OUTPATIENT PHYSICIAN OFFICE VISITS	Plan pays \$75	Plan pays \$100
VIRTUAL URGENT CARE TELEMEDICINE	\$0 consult; 1 per day; Plan pays \$5	
VIRTUAL BEHAVIORAL HEALTH TELEMEDICINE ⁽¹⁾	3 visits per year; Plan pays \$5	
OUTPATIENT IMAGING/LAB TEST	PLAN PAYS PER DAY	
Diagnostic Lab Indemnity Benefit	\$50	\$50
Diagnostic X-Ray Indemnity Benefit	\$50	\$50
Diagnostic Exam Indemnity Benefit	\$100	\$200
OUTPATIENT SURGERY BENEFITS	PLAN PAYS PER DAY	
ASC or Hospital Benefit	N/A	\$250
Anesthesia Benefit	N/A	\$100
INPATIENT BENEFITS	PLAN PAYS PER DAY	
Hospital Admission Benefit (1 per year)	\$100	\$250
In-Hospital Indemnity Benefit	N/A	\$250
In-Hospital ICU Confinement Benefit	N/A	\$250
Mental Illness Confinement Benefit	N/A	\$250
Substance Abuse Confinement Benefit	N/A	\$250
In-Hospital Surgery Benefit (Maternity Included) 1 per year	N/A	\$250
Anesthesia Benefit (1 per year)	N/A	\$100
ACCIDENT BENEFITS (INPATIENT AND OUTPATIENT)	PLAN PAYS PER ACCIDENT	
ACCIDENT MEDICAL EXPENSE		
Maximum Benefit Per Accident	up to \$5,000	up to \$5,000
Annual Deductible	\$0	
ACCIDENTAL DEATH COVERAGE		
Principal Sum	\$1,000	
NON-INSURANCE SERVICES ⁽²⁾		
Discounted Prescriptions (SimpleScripts Rx) ⁽³⁾	Included	
Discount Radiology (Green Imaging) ⁽⁵⁾	Included	

MONTHLY RATES	MAX \$5,000 LITE	MAX \$15,000
EMPLOYEE ONLY	\$65.52	\$113.07
EMPLOYEE + SPOUSE	\$89.78	\$185.77
EMPLOYEE + CHILD(REN)	\$95.59	\$189.43
FAMILY	\$120.81	\$272.99

Footnotes referenced on the last page.

Virtual Urgent Care

Telemedicine included in Hooray Health Plan



Highlights:

- ✔ **24/7 Acute Care Access** 24/7 access to board-certified doctors for treatment of common medical concerns with ongoing communication with your doctor.
- ✔ **Convenient** Patients can see a board-certified physician wherever they are, whenever they need it.
- ✔ **Personalized** Patients receive treatment plans based on their unique needs and can ask follow-up questions to their doctors after the visit, free of charge.

Conditions Treated

Acne / Rashes

Allergies

Cold / Flu / Cough

Pink Eye

Ear Problems

Fever / Headache

Insect Bites

And More

Virtual Behavioral Health

Included in Hooray Health Plans

While experiencing personal or family distress, the assistance of a professional can ensure emotional health.

The Hooray Health app serves as the first step in obtaining comprehensive behavioral health care from therapy and counseling to psychiatry and medication management.*



Conditions Treated

- | | | |
|--------------------|---------------------|-------------------|
| ✓ ADHD/ADD | ✓ Sleeping Disorder | ✓ Eating Disorder |
| ✓ Anger Management | ✓ Smoking Addiction | ✓ Grief & Loss |
| ✓ Anxiety | ✓ Substance Abuse | ✓ PTSD |
| ✓ Bipolar Disorder | ✓ Depression | ✓ OCD |
| | ✓ Stress | ✓ And more |

Facts and Figures:

Stress is prevalent in our society and has become a top priority for the U.S. Public Health Services.



Did you know?

Behavioral health visits are available within 48 hours, far more accessible than other options.

Simply call 855-673-2876 to connect to Virtual Behavioral Health!

Product Details

Psychiatry

Psychiatry and behavioral health medication management.

Integrated Prescription

Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup.

PGx Testing

Pharmacogenetic testing to personalize the right medication and dosage for each patient, based on their genes.

Health Risk Assessment

Behavioral health-focused risk assessment including depression and anxiety.

Therapy and Counseling

Therapy and Counseling services from social workers and psychologists.

Risk Stratification

Analytics to identify those most at risk of behavioral health challenges to proactively engage and treat.

Integrated Lab Testing

Post-visit lab testing where needed, integrated within the Recuro platform.

Primary Care Coordination

Primary care and behavioral health can be integrated to provide holistic patient care.

*Behavioral Health Visits limited to 3 per year including Licensed Counseling, Psych, and Psych Follow-Up. Out of pocket costs for additional visits are \$85.00 for Licensed Counseling, \$225.00 for Psych Initial Visit, and \$95.00 for Psych Follow-Up.

Discount Radiology*

Included in Hooray Health Plan



**SAVE UP TO 70% ON YOUR
X-RAY, MRI, CT, ULTRASOUND,
MAMMOGRAM**

or other medical imaging procedure.*

When you need diagnostic imaging for your medical needs, trust **Green Imaging** to provide you with high-quality facilities, great service, and transparent & affordable rates.

No surprise bills. One flat rate from Green Imaging will include both the exam fee and the radiologist fee, with no additional cost to you.

Call Green Imaging to save today!

Cardiac diagnostic imaging services:

- ✓ CT Coronary Angiography (CTCA)
- ✓ Coronary Artery Calcium Scoring
- ✓ Cardiac MRI



CALL 844-968-4647 AND BOOK YOUR APPOINTMENT

*Discount program is offered by Hooray Health, not employer and offered to everyone regardless of hours worked or who their employer is.

Footnotes and Disclaimers

IMPORTANT: This is a fixed indemnity policy, NOT comprehensive health insurance. (More details on the Enrollment Site)

*Visits to Urgent Cares in the Hooray Health network cost \$300. You will pay \$25 for a sick visit because the insurance plan's Sickness Urgent Care Benefit will pay the remaining \$275 due. If you go to an out-of-network urgent care, you will still receive the \$275 Sickness Urgent Care benefit, but you may have to pay more than \$25 out of pocket.

**First Health Network contracted providers can be found at hoorayhealth.com/FHN. Discounted rates will be applied after services are rendered at physician's office through the Third Party Administrator. Member will be responsible for any payment balance above the plan payment of \$275. Please see plan policy for details.

***Out-of-Network provider visits are paid \$275 per the plan policy. Member will be responsible for any payment balance above the plan payment of \$275. Please see plan policy for details.

(1) Behavioral Health Visits limited to 3 per year including Licensed Counseling, Psych, and Psych Follow-Up. Out of pocket costs for additional visits are \$85.00 for Licensed Counseling, \$225.00 for Psych Initial Visit, and \$95.00 for Psych Follow-Up.

(2) The services described are not insurance and are not provided by Zurich American Insurance Company.

(3) Program is offered by Hooray Health, not employer. Discount programs are not offered by the employer, but is offered by Hooray Health to everyone regardless of hours worked or who their employer is. Distribution of materials that identify discount program should not be interpreted as employer sponsorship or endorsement of discount program.

The Accident and Hospital Indemnity benefits are not dependent upon the use of the Hooray Health Network, the First Health Network, or any network. The Insurance benefits described above are underwritten by Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, 1-800-987-3373. This document provides a general description of certain provisions and features of this insurance program and does not revise or amend the applicable policies. In the event of a discrepancy between this document and your certificate of insurance or the group policy, the terms of the group policy shall apply. All benefits are subject to the terms and conditions of the group policy. Please refer to your Certificate of Insurance for a detailed description of the insurance coverage, including the exclusions, limitations, reductions and termination. Coverage may not be available in all states or certain terms, conditions and exclusions may be different where required by state law. This insurance provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative, it is intended to help supplement Comprehensive coverage. This insurance does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.