



Improving Employee Benefits by Transitioning from Traditional Group Health Insurance to a People-Centric Approach.



i PlanRX-L: HEALTH COVERAGE FOR INDEPENDENT, SELF-EMPLOYED PROFESSIONALS AND EARLY RETIREES

Overview

i PlanRX-L is an innovative health and wellness program designed for independent workers and self-employed professionals. It works by hiring members as part-time W-2 employees, which qualifies them for an exclusive large-group PPO health insurance plan. Members continue their regular jobs but take on minimal duties for i PlanRX-L (such as 15-minute wellness surveys a few times per year for which they are paid). In exchange, they gain access to comprehensive health coverage with nationwide provider networks and extensive benefits.

Plan Options and Coverage

i PlanRX-L offers multiple plan options:

- HSA Plans: High-deductible with tax-free savings and low premiums.
- MM Plans: Traditional PPOs with moderate premiums, solid coverage.
- MM+ Plans: Catastrophic coverage with high deductibles, low monthly costs.
- VL Plans: Low deductibles, limited visits, fixed costs.

All plans include PPO networks, preventive care, and essential benefits.

Telehealth and Wellness Benefits

i PlanRX-L includes \$0 unlimited 24/7 telehealth through OurLiveDoc. Members also get pharmacy benefits, access to personal health coaching, and incentives like potential refunds if group claims are low. Preventive services are always free.



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for more information**

Premiums and Deductibles

i PlanRX-L premiums are stable and group-rated. Deductibles range from \$250 to over \$7,000, allowing members to select based on risk preference. After hitting the deductible, co-pays and coinsurance apply, with out-of-pocket maximums limiting overall expenses.

Key Takeaways

- Diverse plan types fit various needs.
- Affordable premiums with locked-in rates to age 65.
- Flexible deductible and cost structures.
- Unlimited, free telehealth access.
- Strong wellness program and possible financial incentives.

Ideal Candidates

Best fit for:

- 1099 contractors & gig workers.
- Freelancers & self-employed.
- Remote/location-independent workers.
- Anyone without traditional employer coverage seeking affordable, nationwide PPO access and wellness perks.