pinpoint on the health benefits

Local Care, Focused Savings

With Pinpoint's Health Plan for All Businesses



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Providing local solutions to the Delaware Valley area to support business growth and employee health.

Pinpoint Platinum Plan

Effective January 1, 2025 | For Eligible Participants and Dependents

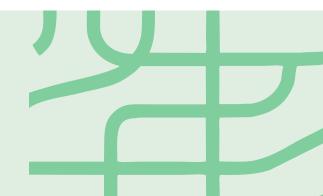
All benefits payable under this plan are subject to the applicable plan exclusions/limitations and the maximum allowable charge — **Tier One Providers with Reference Based Pricing for all other providers**

Summary of Benefits	AMOUNTS PARTICIPANTS ARE RESPONSIBLE FOR:			
	TIER I - Preferred Providers, Hospitals, Facilities	TIER I I - Non-preferred Providers, Hospitals, Facilities		
Calendar Year Deductible ^{1*}				
Per Individual Calendar Year	\$0	\$1,000		
Per Family Per Calendar Year	\$0	\$2,000		
Out-of-Pocket Maximum (OPM) ^{2*} – Included Calendar Year Deductible, most Med Co-Ins, Copays				
Per Individual Calendar Year	None	\$2,000		
Per Family Per Calendar Year	None	\$4,000		
Coinsurance	0% coinsurance	10% Coinsurance after Deductible		
Individual Annual Maximum	None	None		
Lifetime Limits on Essential Benefits	Unlimited	Unlimited		
Annual Limits on Essential Benefits	None	None		
Copays - Per visit unless otherwise noted				
Telemedicine	\$0	\$10 Copay after Deductible		
Office Visits to PCP	\$10 Copay	\$10 Copay after Deductible		
Specialist Office Visits	\$20 Copay	\$20 Copay after Deductible		
Durable Medical Equipment (DME)	\$30 Copay	10% Coinsurance after Deductible		
Urgent Care	\$30 Copay	10% Coinsurance after Deductible		
Emergency Room	\$100 Copay	10% Coinsurance after Deductible		
Hospital Inpatient	\$0 Copay	10% Coinsurance after Deductible		
Hospital Outpatient	\$0 Copay	10% Coinsurance after Deductible		



Review the **Full Platinum Plan Summary of Benefits** Here

See the Summary



Pinpoint Gold Plan

Effective January 1, 2025 | For Eligible Participants and Dependents

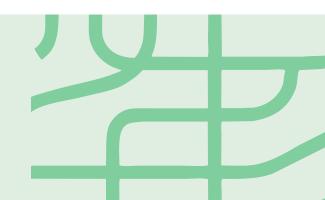
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Summary of Benefits	AMOUNTS PARTICIPANTS ARE RESPONSIBLE FOR:			
	TIER I - Preferred Providers, Hospitals, Facilities	TIER I I - Non-preferred Providers, Hospitals, Facilities		
Calendar Year Deductible ^{1*}				
Per Individual Calendar Year	\$0	\$2,000		
Per Family Per Calendar Year	\$0	\$4,000		
Out-of-Pocket Maximum (OPM) ^{2*} - Included Calendar Year Deductible, most Med Co-Ins, Copays				
Per Individual Calendar Year	None	\$4,000		
Per Family Per Calendar Year	None	\$8,000		
Coinsurance	0% coinsurance	20% Coinsurance after Deductible		
Individual Annual Maximum	None	None		
Lifetime Limits on Essential Benefits	Unlimited	Unlimited		
Annual Limits on Essential Benefits	None	None		
Copays - Per visit unless otherwise noted				
Telemedicine	\$0	\$20 Copay after Deductible		
Office Visits to PCP	\$10 Copay	\$20 Copay after Deductible		
Specialist Office Visits	\$20 Copay	\$30 Copay after Deductible		
Durable Medical Equipment (DME)	\$30 Copay	20% Coinsurance after Deductible		
Urgent Care	\$30 Copay	20% Coinsurance after Deductible		
Emergency Room	\$100 Copay	20% Coinsurance after Deductible		
Hospital Inpatient	\$0 Copay	20% Coinsurance after Deductible		
Hospital Outpatient	\$0 Copay	20% Coinsurance after Deductible		



Review the **Full Gold Plan Summary of Benefits** Here

See the Summary



Pinpoint Silver Plan

Effective January 1, 2025 | For Eligible Participants and Dependents

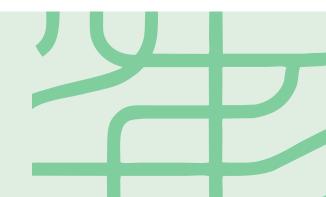
All benefits payable under this plan are subject to the applicable plan exclusions/limitations and the maximum allowable charge — **Tier One Providers with Reference Based Pricing for all other providers**

Summary of Benefits	AMOUNTS PARTICIPANTS ARE RESPONSIBLE FOR:			
	TIER I - Preferred Providers, Hospitals, Facilities	TIER I I - Non-preferred Providers, Hospitals, Facilities		
Calendar Year Deductible ^{1*}				
Per Individual Calendar Year	\$0	\$3,000		
Per Family Per Calendar Year	\$0	\$6,000		
Out-of-Pocket Maximum (OPM) ^{2*} – Included Calendar Year Deductible, most Med Co-Ins, Copays				
Per Individual Calendar Year	None	\$6,000		
Per Family Per Calendar Year	None	\$12,000		
Coinsurance	0% coinsurance	30% Coinsurance after Deductible		
Individual Annual Maximum	None	None		
Lifetime Limits on Essential Benefits	Unlimited	Unlimited		
Annual Limits on Essential Benefits	None	None		
Copays - Per visit unless otherwise noted				
Telemedicine	\$0	\$30 Copay after Deductible		
Office Visits to PCP	\$10 Copay	\$30 Copay after Deductible		
Specialist Office Visits	\$20 Copay	\$40 Copay after Deductible		
Durable Medical Equipment (DME)	\$30 Copay	30% Coinsurance after Deductible		
Urgent Care	\$30 Copay	30% Coinsurance after Deductible		
Emergency Room	\$100 Copay	30% Coinsurance after Deductible		
Hospital Inpatient	\$0 Copay	30% Coinsurance after Deductible		
Hospital Outpatient	\$0 Copay	30% Coinsurance after Deductible		



Review the **Full Silver Plan Summary of Benefits** Here

See the Summary



Let Us Pinpoint the Solution

FOR YOU AND YOUR CLIENT:

- Transparent pricing
- ✓ Impactful savings
- Expert care navigation
- ✓ Healthier employees
- Growth for the business

FOR EMPLOYEES:

- Low (or no) out-of-pocket costs
- No referrals required
- Access to any hospital or doctor nationwide
- ✓ Balance bill protection if needed
- ✓ Excellent customer service

We work directly with local providers to solve the health benefits challenges facing local businesses like yours. In partnership with our Tier One Providers (like Penn Medicine or Atlantic Healthcare), Pinpoint Health Plan offers highly customized health plan options built for world-class care at an affordable price.



With the Tier One Benefits included in every Pinpoint Health Plan, your employees pay no coinsurance or deductible.

Pinpoint Health Plans Include:

Telemedicine Immediate care for conditions like allergies, stings, coughs, and more

Maternity Program Personal registered nurse to answer questions, prenatal visits, and more

Well Baby Care Dedicated care for children to promote health and well-being

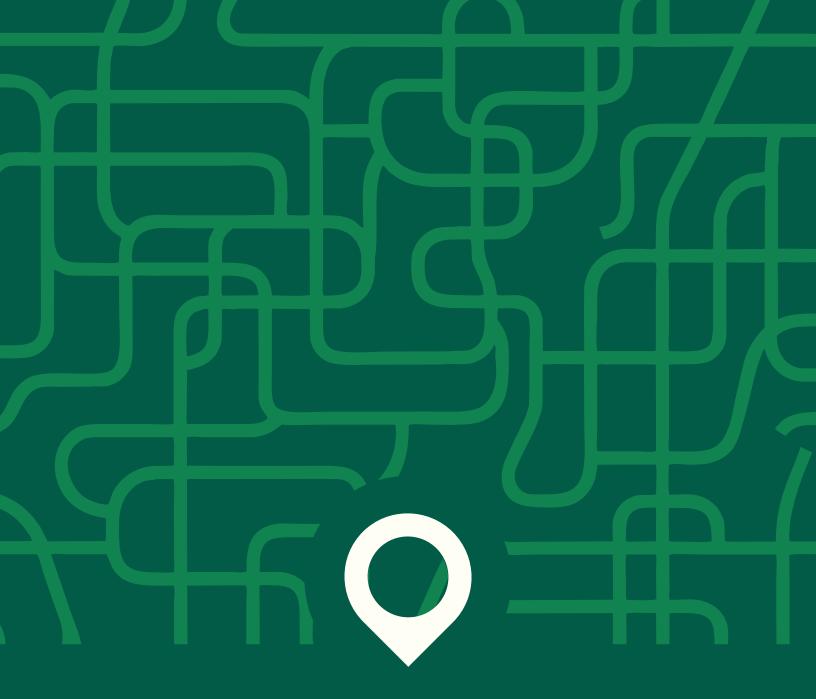
Pharmacy Coverage \$0 copay when using preferred source and lower copay for mail order drugs

Break away from the blur of rising healthcare costs and pinpoint a solution right for your business with us.

Our Clients **Save 10-15%** Every Year







Ready to focus on your growth with a local partner you can trust?

Get a quote from Pinpoint today.



To learn more visit pinpointhealthbenefits.com

