

# Health Guardianship™ Plans



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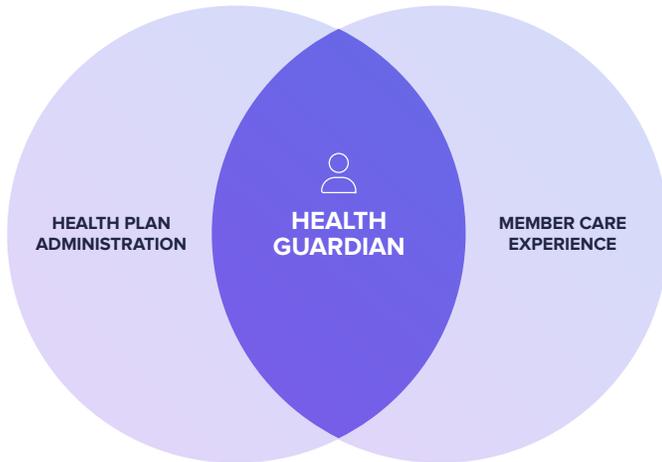
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## The Best of Both Worlds



**The Health Guardianship™ program gives companies the best of both worlds.**

A self-funded health plan that integrates **health plan administration** and **member care**. Imagine placing your employees in a health plan that supports wellness and guides them through the complexities of navigating the U.S. healthcare system. All while maximizing member flexibility and choice. Members can work with our Guardians and, when needed, access a national network of providers.



**Employers and their employees are being taken advantage of by the “sick care” system and may not even realize it.**

**75% of physicians are employed by a hospitals and incentivized to refer patients to a specialist within their system.**

**Even after cost-cutting measures like managing health risks or shifting networks, health benefit costs are expected to rise 5.8% per employee in 2025.\* [\\*Mercer US Health News](#)**

**Employers and employees are paying for this, and it isn't right.**

**Employers are paying more for health benefits each year.**

Health Guardianship™ addresses the four hidden **HARM**s driving the increase.



### Hospital Revenue Mind-set

As hospitals try to meet their own volume needs, patients are pushed into medically unnecessary tests, procedures and services.



### Administrative Complexity

Average wait time for all specialties is now 26+ days, even for simple conversations with a doctor, not to mention the challenge of billing errors.



### Root Causes and Risks

Care is often focused on treating disease (usually through prescriptions) without fully communicating associated risks and recovery time or addressing the underlying health issues.



### Mismanaged Care

Poor care coordination leads to wasteful spending, long-term Rx use, and unnecessary procedures, often at the emotional and physical expense of the employee.

## The Solution



### *That is where **Health Guardianship™** comes into play.*

With Health Guardianship™, not only are you providing high-quality care 24/7 with our primary care physicians, but you're also providing a complete care solution to your employees that includes common specialty care, mental health counseling, and health coaches.

### ***Financial Benefits for Employers.***

The confluence of all the programs listed above keeps your annual contribution increases down. Your company benefits from being set up in WellGuard Assurance, the Captive and Trust that limits employers' risk to their monthly contributions. Once again, **you get the best of both worlds**, as annual increases are mitigated through our cost management programs and our risk management in the captive. Our annual increase has averaged around 4%, while medical inflation alone has been 7+% each of the last 5 years.

Health Guardianship™ was created by surgeon/researcher Dr. Firouz Daneshgari, who saw firsthand how the business interests of the healthcare system were negatively impacting patients.

### ***Health Guardianship™ is not traditional primary care.***

Instead, we incorporate a proactive approach to delivering care and guiding health plans, with advocates who manage all care (including in-person appointments) on an employee's behalf and guard them from the four HARMs of the healthcare system.

With BowTie, employees receive 24/7 support from an integrated, virtual-first team of Guardians who offer unlimited access to primary and specialty care, plus health coaching and complete care navigation.



*Dr. Firouz Daneshgari*



## Concierge Care and Support for **Every Step** of the Healthcare Journey

## The Difference

### The WellGuard Assurance Difference

This small group captive allows employers with as few as 3 employees to join.

By diversifying risk at the captive level, employers can now take advantage of a health plan that offers predictable monthly payments and **up to 50% savings** on premiums compared to traditional fully-insured plans.

Our captive and trust model shields employers while offering employees built-in programs to lower costs, get immediate virtual-first access to care and plan designs that offer waived deductibles, and medication support for free or reduced-cost medications



WellGuard Assurance



## The Power of Health Guardianship™

Unlimited virtual-first access to an integrated care team of primary care doctors, nurses, health coaches and specialists.

- ✓ 24/7 Tele-Urgent Care
- ✓ 8AM - 8PM Virtual-First Primary, Specialty and Care Navigation
- ✓ Rx Review & Price / Quality Research
- ✓ Pharmaceutical Advocates
- ✓ Balance Bill Protection
- ✓ \$0 Deductible Imaging Networks
- ✓ \$0 Co-Pay Mental Health Programs
- ✓ Wellness / Health Coaching
- ✓ Personalized Care Journeys
- ✓ \$0 Deductible, \$0 Co-Pay Plan Design
- ✓ Cash-Pay, PBM and TPA Integration
- ✓ \$0 Co-Pay Virtual Primary Care
- ✓ \$0 Co-Pay Virtual Urgent Care
- ✓ \$0 Co-Pay Virtual Specialty clinics for diabetes, weight loss, and heart disease



**60% of employees are on HDHPs, which leads people to delay or avoid needed care.**

### We Prioritize Our Members

The Health Guardianship™ health plan is designed to prioritize member experience while maximizing cost control. That's why our plan includes a PPO wrap-around network to ensure members are covered for emergencies and the freedom to choose within the health plan. This dual approach empowers each member to choose the care options that work best for them, giving them peace of mind and comprehensive protection.

## So Much MORE Than Virtual Care

**BowTie Health Guardianship™ is more than traditional telehealth or DPC.** It starts with a philosophy that an *independent integrated care team working on your behalf* is in the best position to help you manage all your care needs and simplify a complex “sick care” system.

Service Features	Acute Care Telehealth	Direct Primary Care	BowTie's Health Guardianship
Appointments with a doctor anywhere, anytime	✓		✓
Access to 24/7 tele-urgent care services	✓		✓
Mental health counseling*	✓		✓
Unlimited primary care access		✓	✓
Routine and annual checkups		✓	✓
Chronic disease management**		✓	✓
Prescription drug evaluation and recommendations		✓	✓
Price shopping for affordable care options and prescription drugs			✓
Unlimited access to specialty care including second opinions			✓
Personalized care navigation to guide healthcare journey			✓
Individualized care plans based on risks			✓
Access to a behavioral health coach and nutritionist			✓
Personalized follow-up for all appointments and specialty services			✓
Protection from overcharging and billing errors			✓
Open enrollment and plan selection guidance			✓

\*Additional fees may be required for mental health counseling

\*\*Physician + health coach, including nutrition

## Services



### **BowTie Health Guardian**

In addition, each employee and their family are assigned a personal health concierge, known as a BowTie Health Guardian, serving as a comprehensive resource for all healthcare needs. Whether it's about claims, billing, physician access, appointment scheduling or price comparisons, our Health Guardians can address all needs through a single phone number.



### **Advocacy & Balance Bill Services**

As your health plan's partner, we review medical claims for potential errors, upon request, to make sure charges don't exceed your plan's limits.

Most providers will accept a fair payment from your plan. However, some providers may send you a bill for the difference between what your plan allowed and the amount they charged. If that happens, we are here to assist you.

**Phone: (866) 837-1436**

**Email: [info@NaviClaim.com](mailto:info@NaviClaim.com)**



### **Pharmaceutical Advocacy Services**

ScriptAide provides pharmaceutical advocacy services, reducing the financial burden for groups in this platform. Our direct-to-member support services are staffed by Pharmaceutical Access Coordinators specialized in helping members acquire prescribed medications using PIP, PAP, and SPIP programs.

**Phone: (866) 837-1515**

**Email: [info@ScriptAide.com](mailto:info@ScriptAide.com)**



#### **Patient Assistance Program (PAP)**

PAP is designed for members in the United States who require **non-covered medications** and **demonstrate qualifying financial need**. Those who qualify will receive their medications for free, with no co-pays or shipping costs. A valid prescription is required to participate.



#### **Self-Pay Importation Program (SPIP)**

SPIP is available to members in the United States who require **non-covered medications**. Through this program, individuals can import their prescribed medications at **their own cost**, typically saving 40-45% compared to U.S. pharmacy prices. A valid prescription is required to participate.



### **Affordable Medical Imaging**

Helping patients make the most informed decision about MRIs, CTs and other imaging procedures, Green Imaging provides a single cash-pay price for services with no surprise fees.

**Phone: (844) 968-4647**

**Email: [info@GreenImaging.net](mailto:info@GreenImaging.net)**

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## Testimonials



### **Beth BowTie Member**

“My physician wanted me to have an elective procedure at the hospital where they worked. My Health Guardian reached out directly to my specialist, who was unaware of the exorbitant price of having the procedure at a hospital. They changed the procedure to an outpatient facility in a more convenient location, saving time and reducing costs.”



### **Tony BowTie Member**

“I wanted access to the best-rated surgeon for my daughter’s specialized procedure. The Health Guardian team helped me find a specialist, secured an appointment, and waived the deductible and copay. My daughter received the care she needed, and my company saved over \$50,000 on the surgery.”



### **Mark BowTie Member**

“My BowTie physician reviewed my history of chronic care issues, including past imaging scans. He identified a potentially serious health concern that had not been addressed. Within 48 hours, he developed an action plan, reviewed the recommendation with a specialist, and put a care plan in place. This saved weeks of waiting and proactively addressed a potentially serious issue.”

## Case Studies

The secret to our success is the composition and management of our network of solutions that allow us to offer the best possible care at the lowest possible price.



### **Case Study 1 | Hip Replacement**

An employee of one of our Texas clients required a hip replacement surgery after years of pain in his joints. Through his primary care doctor, he was referred to a local Texas hospital for his procedure, a surgery that would have cost \$50,000, not including rehab. The patient's co-pay for the procedure would have been \$3,000. Through our TPA, the employer was able to access a nationally-regarded specialty hospital that saved the employer \$30,000 on the cost of the procedure and waived the co-pay for the patient.



### **Case Study 2 | Drug Importation**

After a visit to their local primary care physician, an employee diagnosed with plaque psoriasis was given a script for a well-known drug. Without any intervention, the employer plan would have been saddled with the cost of the \$30,000/year drug. Through our TPA, we were able to enroll the employee in a patient assistance program that lowered the cost of the drug to the employer by 90% and saved the plan nearly \$25,000 in payouts.

# Health Guardianship™ Plans

## Networks



PLAN	HEALTH GUARDIANSHIP™ \$3,000		HEALTH GUARDIANSHIP™ \$5,000		HEALTH GUARDIANSHIP™ \$5,000 (HSA)		
	Network	IN	OUT	IN	OUT	IN	OUT
<b>Deductible</b>							
<ul style="list-style-type: none"> <li>Individual</li> <li>Family Unit</li> </ul>	\$3,000 \$6,000	\$4,500 \$9,000	\$5,000 \$10,000	\$10,000 \$20,000	\$5,000 \$10,000	\$10,000 \$20,000	\$10,000 \$20,000
<b>Coinsurance</b>							
<ul style="list-style-type: none"> <li>Covered Person Pays</li> <li>Plan Pays</li> </ul>	30% 70%	40% 60%	30% 70%	40% 60%	30% 70%	40% 60%	40% 60%
<b>Max Out of Pocket</b>							
<ul style="list-style-type: none"> <li>Individual</li> <li>Family Unit</li> </ul>	\$6,000 \$12,000	\$15,000 \$20,000	\$7,500 \$15,000	\$15,000 \$20,000	\$7,500 \$15,000	\$15,000 \$20,000	\$15,000 \$20,000
<b>Prescription Drugs</b>							
<b>Generic</b> (Retail Pharmacy, 30 Day Supply)	\$10		\$10		Deductible & Coinsurance		
<b>Specialty</b>	Not Covered		Not Covered		Not Covered		
<b>*Specialty Medications</b>							
Specialty Medications are not covered by your plan, however, medications may be separately available through Patient Assistance Program (PAP) or Self-Pay Importation Program (SPIP).							
<b>Covered Services - Illness or Injury</b>							
<b>Physician Office Services</b>							
<ul style="list-style-type: none"> <li>Primary Care Physician Office Visit</li> <li>Specialist Physician Office Visit</li> <li>Urgent Care Visit in an Urgent Care Facility</li> </ul>	\$0 Copay with Virtual Primary Care Referral / \$55 Copay with No Referral	\$0 Copay with Virtual Primary Care Referral / \$75 Copay with No Referral	\$0 Copay with Virtual Primary Care Referral / \$85 Copay with No Referral	\$0 Copay with Virtual Primary Care Referral / \$85 Copay with No Referral	\$0 Copay Deductible & Coinsurance	\$0 Copay Deductible & Coinsurance	Deductible & Coinsurance / Lower Cost Available with Proprietary Networks
<b>Telehealth/Virtual Care Services</b>							
<ul style="list-style-type: none"> <li>Virtual Primary Care</li> <li>Urgent Care</li> <li>Specialist Consult</li> </ul>	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
<b>Emergency Services</b>							
<ul style="list-style-type: none"> <li>Emergency Room Care</li> <li>Emergency Ambulance Services (Ground &amp; Air)</li> </ul>	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance

# Health Guardianship™ Plans



PLAN	HEALTH GUARDIANSHIP™ \$3,000	HEALTH GUARDIANSHIP™ \$5,000	HEALTH GUARDIANSHIP™ \$5,000 (HSA)
<b>Covered Services - Illness or Injury</b> <i>Continued</i>			
<b>Outpatient Services</b> When performed and billed in an Outpatient Facility. <ul style="list-style-type: none"> <li>• Diagnostic Testing (Lab, X-Ray)</li> <li>• Complex Diagnostic Services (CT Scan, MRI, Ultra Sound, PET &amp; Nuclear Medicine)</li> <li>• Surgical Services (Procedures &amp; Anesthesia)</li> </ul>	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance / Lower Cost Available with Proprietary Networks
<b>Inpatient Services</b> <ul style="list-style-type: none"> <li>• Room &amp; Board (Paid at the facility's semi-private room rate.)</li> <li>• Intensive Care Unit (Paid at the facility's semi-private room rate.)</li> </ul>	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral
<b>Preventive Services</b>			
<b>Preventive Care/ Screenings / Immunizations</b> <ul style="list-style-type: none"> <li>• Wellness Visit</li> <li>• Annual Physical Exam</li> <li>• Gynecological Wellness</li> <li>• Routine Immunizations</li> <li>• Immunizations</li> <li>• Screening and Routine Mammograms</li> <li>• Screening and Routine Colonoscopies</li> <li>• Well Baby Exams</li> <li>• Well Child Care Services Including Exam</li> </ul>	Covered at 100% Allowable	Covered at 100% Allowable	Covered at 100% Allowable
<b>Mental Health and/or Substance Abuse</b>			
<b>Outpatient Services</b>	Deductible & Coinsurance with Virtual Primary Care Referral (25 Visits)	Deductible & Coinsurance with Virtual Primary Care Referral (20 Visits)	Deductible & Coinsurance / Lower Cost Available with Proprietary Networks (20 Visits)
<b>Inpatient Services</b> (Paid at the facility's semi-private room rate.)	Deductible & Coinsurance with Virtual Primary Care Referral (25 Visits)	Deductible & Coinsurance with Virtual Primary Care Referral (20 Visits)	Deductible & Coinsurance / Lower Cost Available with Proprietary Networks (20 Visits)

# Health Guardianship™ Plans

PLAN	HEALTH GUARDIANSHIP™ \$3,000	HEALTH GUARDIANSHIP™ \$5,000	HEALTH GUARDIANSHIP™ \$5,000 (HSA)
<b>Other Covered Services - Illness or Injury</b> <i>Continued</i>			
<b>Therapy</b>			
• Physical / Occupational	Deductible & Coinsurance with Virtual Primary Care Referral (25 Visits)	Deductible & Coinsurance with Virtual Primary Care Referral (20 Visits)	Deductible & Coinsurance / Lower Cost Available with Proprietary Networks (20 Visits)
• Speech	Deductible & Coinsurance with Virtual Primary Care Referral (25 Visits)	Deductible & Coinsurance with Virtual Primary Care Referral (20 Visits)	
• Chiropractic	\$50 Copay (15 Visits)	\$50 Copay (12 Visits)	
• Cardiac Rehabilitation	Deductible & Coinsurance with Virtual Primary Care Referral (25 Visits)	Deductible & Coinsurance with Virtual Primary Care Referral (20 Visits)	
<b>Maternity Services</b>			
• Prenatal / Postnatal Office Visits	\$55 Copay	\$65 Copay	Deductible & Coinsurance / Lower Cost Available with Proprietary Networks (20 Visits)
• Room & Board (Paid at the facility's semi-private room rate.)	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
• Dependent daughter pregnancy	Not Covered	Not Covered	Not Covered
<b>Home Health Care &amp; Respiratory Care</b>	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral
<b>Hospice Services</b>	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral
<b>Skilled Nursing Care</b> (Paid at the facility's semi-private room rate. Maximum of 60 days.)	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral
<b>Durable Medical Equipment (DME)</b> (Limited to 12 month rental or purchase price, whichever is less. Over \$500 requires precertification.)	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral
<b>Prosthetics and Orthotic Devices</b> (Maximum amount of \$6,500 per member/per plan year.)	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral
<b>All Other Covered Charges</b>	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral	Deductible & Coinsurance with Virtual Primary Care Referral



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