

# BENEFIT HIGHLIGHTS

---

2026 Plans for Penmac Staffing

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



**Penmac Staffing 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
<b>Get care using telemedicine or visiting an urgent care</b> <ul style="list-style-type: none"><li>✓ 24/7, \$0 virtual doctor visits</li><li>✓ \$25 per visit at an in-network clinic or urgent care</li><li>✓ Access to doctors, specialists and hospitals through the First Health Network</li></ul>	<b>Save on meds – our app finds the best price nearby</b> <ul style="list-style-type: none"><li>✓ Save up to 80% off retail prices and over 500 name-brand medications available</li><li>✓ Get access to additional medications for acute and chronic conditions*</li></ul>	<b>Don't stress - benefits will cover your medical costs</b> <ul style="list-style-type: none"><li>✓ Accident benefits starts at \$5,000 to help cover eligible injury-related medical costs</li><li>✓ No deductible</li><li>✓ Go anywhere, or to our in-network providers</li></ul>



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
- Weight-loss program
- Virtual behavioral health

## Other Plans

- Minimum Value Plan (MVP)
- Minimum Essential Coverage (MEC)

Your employer may offer additional coverage options like dental, vision, life insurance, or short-term disability protection. To see what's available, check the supplemental benefits on page 5.

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



Scan the QR code, visit [penmac.myhoorayhealth.com](https://penmac.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<sup>(1)</sup>.**

## 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 or \$10,000, 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<sup>(2)</sup>.**

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.

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

<sup>(2)</sup>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 - \$10,000**

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.

<sup>(1)</sup>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.

## ADDITIONAL COVERAGE OPTIONS

# SUPPLEMENTAL PLANS

Your employer cares about your health and well-being—not just while you're at work, but in all areas of life. That's why they're offering access to additional benefits beyond your Hooray Health coverage.

These optional plans are made available through trusted providers and give you extra support where it matters most—your health, your finances, and your peace of mind.

Choose the coverage that fits your needs and feel confident knowing you're supported—at work, at home, and everywhere in between.

### Dental

Affordable dental plans, with no waiting periods and special group pricing. Great for families and includes yearly coverage limits.

### Vision

Vision plans use the VSP Choice Network, giving you access to over 86,000 eye doctors across the U.S.

### Short-Term Disability

(STD) insurance can help you replace a portion of your income during the initial weeks of a Disability.

### Life Insurance

Helps support your loved ones financially if something happens to you—covering expenses like funeral costs or everyday bills.

## MEDICAL BENEFIT

Hooray Health offers access to Minimum Essential Coverage (MEC) and Minimum Value Plans (MVP) through trusted third-party insurance providers. These plans are designed to meet ACA requirements while providing affordable, dependable health coverage options for everyday care.

### Minimum Essential Coverage (MEC)

MEC provides access to preventive services and meets ACA requirements, helping employees stay compliant with affordable, entry-level health coverage.

### Minimum Value Plan (MVP)

The MVP offers comprehensive health coverage, including doctor visits and hospital care, meeting ACA standards and providing a higher level of protection for employees.



**ENROLL TODAY!**

Scan the QR code, visit [penmac.myhoorayhealth.com](https://penmac.myhoorayhealth.com) or call **855-479-4008** to enroll!