

Version 8.1

Recuro Health

2026 Edition
www.recurohealth.com

RECURO HEALTH



Making Advanced Healthcare Accessible™

Overview

Improve employee satisfaction, productivity and health

Partners can design a digital health solution that's customized to meet the needs of their members and employees. Choose from a suite of integrated virtual health offerings and supplemental benefits.

In this proposal….

Our Solutions

- Virtual Urgent Care
- Virtual Primary Care
- Virtual Behavioral Health
- On-Demand Counseling
- Prescription Benefit

Recognition

Recuro Health is a next generation digital health company

Newsweek™

★★★★★

Newsweek™ Recognizes Recuro Health Among **World's Best Digital Health Companies**

BECKER'S HOSPITAL REVIEW

Becker's Awards Recuro Leaders as **141+ Women in Health IT**

BECKER'S TOP 10 LEADERS

Becker's Awards Recuro as a **Top 10 Leader in At Home Care**



Recuro is HITRUST Certified

Recuro Health takes privacy and security seriously, that's why we've gone through a rigorous process to achieve a HITRUST Certification. HITRUST plays a crucial role in ensuring the highest level of IT protection for patient data through an in-depth systems analysis and quality measure of Recuro's infrastructure, platform, and services.

HITRUST
Certified



RECURO HEALTH

Virtual Urgent Care

Recuro's Virtual Urgent Care solution offers 24/7 access to board-certified doctors, enabling patients and their families to quickly address common medical concerns with personalized, ongoing communication for follow-up care. This seamless, cost-effective service ensures expert guidance is just a touch away, providing a smoother and more accessible healthcare experience.

What's Included

- 24/7 Access
- Phone, Video, Mobile, Web, Desktop
- Primary Care Coordination

Example Conditions Treated

- Acne / Rashes
- Allergies
- Cold / Flu / Cough
- GI Issues
- Ear Problems
- Fever / Headache
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Respiratory Issues
- UTI's / Vaginitis





Service Highlights

- **24/7 Access:** Recuro physicians are available whenever patients need them, day or night. This ensures timely care for urgent medical concerns, reducing the need for in-person visits or emergency room trips.
- **Multi-Channel Options:** Live video and phone options let each patient receive care the way they like. These flexible options accommodate diverse patient preferences and make accessing care more convenient than ever.
- **HITRUST Certified:** HITRUST plays a crucial role in ensuring the highest level of IT protection for patient data through an in-depth systems analysis of Recuro's infrastructure, platform, and services.
- **Consult Transcription:** Consults can be recorded and transcribed, allowing patients continuous access to information. This feature helps patients review their care plans and share details with family or caregivers as needed.



SOLUTION

Virtual Urgent Care

PLAN DESIGN

- 24/7 Access, Coverage
- $0 Consult Fee, Full Family Coverage
- 20% Utilization Cap

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Recuro Complete Care

A comprehensive and integrated preventative care model with primary care, behavioral health, and virtual urgent care to enable precision medicine. Recuro Complete Care is a population health care model designed to improve health outcomes, reduce medical spend, and deliver top-tier member satisfaction.

What's Included

- Dedicated Physician
- Primary Care Services
- At-Home Labs
- Integrated Behavioral Health
- Chronic Care Management
- Health Risk Assessment
- Virtual Urgent Care

Example Conditions Treated

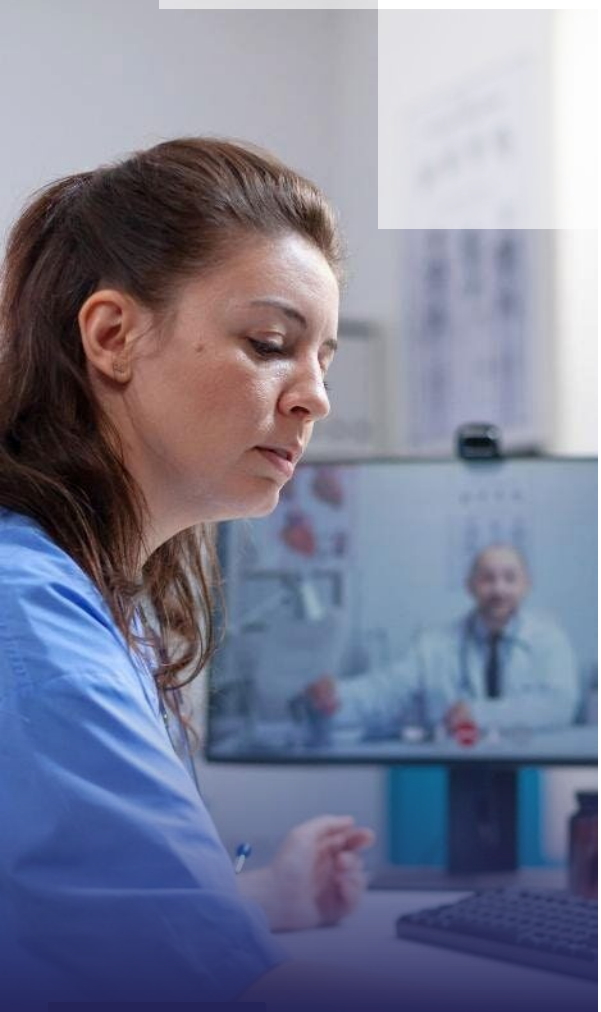
- Prediabetes / Diabetes
- Hypertension
- High Cholesterol
- Obesity Management
- GI Tract Issues
- Respiratory Illness
- Depression
- Anxiety



Service Highlights

- **Dedicated Physician:** Integrated, team-based care model with a Primary Care Physician 'quarterbacking' patient needs
- **Primary Care Services**: Annual wellness exam, health risk assessment review, screening and genomics lab review and recommendations, follow-up visits, care plan development and ongoing support, chronic condition management, post-visit lab ordering and review, and specialist coordination
- **At-Home Labs:** Lab tests are delivered to patients' doorsteps, easily returned to the lab in prepaid packages
- **Integrated Behavioral Health:** Coordinated behavioral health model, with therapy, psychiatry, and coaching
- **Chronic Care Management:** Care teams identify and manage chronic conditions on an ongoing basis
- **Health Risk Assessment:** A comprehensive risk assessment covers physical and behavioral health, lifestyle, and other areas
- **Virtual Urgent Care:** 24/7 urgent care access included

SOLUTION



Recuro Complete Care

PLAN DESIGN

- Dedicated physician relationship
- Holistic care model: Inclusive of physical health, behavioral health, and genomics
- Annual wellness visits and follow-up care
- Integrated Mobile Application
- Comprehensive health risk assessment and stratification
- Chronic care management and maintenance medications
- Integrated urgent care 24/7/365
- Access to on demand pediatric urgent care for minor dependents
- One Included lab (lipid panel and A1C screening test)
- DNAware genomics panel: Targeting hereditary disease & PGx
- Integrated behavioral health (ages 14 & up): Inclusive of counseling, and psychiatry. Includes 3 annual visits at no cost to the member, then applicable consult fees apply. Psychiatrist initial visit $250, then $135 thereafter. Licensed therapist $85 per visit.
- Dependents: Adult dependents have full access; minors have access to urgent care only

Virtual Behavioral Health

Comprehensive behavioral health care from therapy and counseling to psychiatry and medication management. Most behavioral health visits are available within 48 hours*, far more accessible than in-person care.

*Subject to provider listed availability

What's Included

- Virtual Psychiatry
- Therapy & Counseling
- Intake and PHQ9 Assessment
- Risk Stratification
- Primary Care Coordination

Example Conditions Treated

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





Service Highlights

- **Psychiatry:** Psychotherapy and mental health medication management, offering individualized care plans tailored to support emotional well-being and recovery. This service ensures ongoing monitoring and adjustments to help patients achieve optimal mental health outcomes.
- **Therapy and Counseling:** Therapy and counseling services from social workers and mental health psychologists, focusing on evidence-based practices to promote resilience and improve quality of life.
- **Intake & Assessment:** Behavioral health-focused assessment, including depression screening, to facilitate early detection and personalized interventions. These assessments are critical for identifying risk factors and providing timely support to mitigate potential crises.
- **Risk Stratification:** Analytics to identify those most at risk of behavioral health challenges to proactively engage and treat, enabling efficient allocation of resources for maximum impact.



SOLUTION

Virtual Behavioral Health

PLAN DESIGN

- No Utilization Cap
- Intake & Assessment
- 3 Free Therapy sessions with LCSWs or MFTs
- Serves members ages 14 and up
- Ability to have reoccurring visits with the same therapist
- Counseling & Therapy: $85 per visit (after 3 Free)
- Psychiatry: $250 initial visit / $135 follow up visit

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On-Demand Counseling

Compassionate counseling for individuals with personal, family, and work-related concerns, so they are supported when navigating life's challenges.

What's Included

- Virtual Consultations
- Financial Planning Advice
- Legal Assistance
- Family Support Assistance
- Face-to-Face Referrals
- Managing Depression / Grief
- Marital Counseling

Example Conditions Treated

- Depression
- Anxiety
- ADHD
- Bipolar Disorder
- Substance Addiction
- Anger Management
- Grief or Loss
- Marriage Issues





Service Highlights

- **Virtual Consultations:** Offering personalized support on topics such as anxiety, grief, depression, marital issues, and stress, virtual consultations connect individuals with licensed professionals from the comfort of their own homes. These sessions are tailored to provide effective coping strategies, emotional guidance, and actionable plans to address life's challenges.
- **Financial Planning Advice:** Expert financial planning and consultation services such as budgeting, debt management, retirement planning, and investment strategies.
- **Legal Assistance:** Free over the phone or face-to-face legal consultations.
- **Family Support Assistance:** From day-to-day challenges to a sudden critical event, our Care Managers compassionately help employees with personal, family, and work-related concerns, so they feel supported, 24/7.
- **Face-to-Face Referrals:** Set number of in-person visits with a licensed behavioral health clinician.



SOLUTION

On-Demand Counseling

PLAN DESIGN

- 24/7 Access, Coverage
- 8 Free Sessions included
- Financial Planning Advice
- Family Support Assistance

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Health Advocate

Health Advocates work with providers, insurers, and healthcare organizations to resolve clinical, administrative, and billing issues, saving patients time, money, and stress. Using claims and health data, we identify risks, close care gaps, and provide personalized, expert support tailored to each member's unique needs.

What's Included

- Care Navigation
- Bill Negotiation
- Physician Search
- Coverage Review
- RX Assistance
- Coordinated Care

Example Conditions Treated

- Costly Medical Bills
- Billing Confusion
- Insurance Coverage Issues
- Optimizing Care Options
- Care Coordination
- Bill Negotiation





Service Highlights

- **Care Navigation**: Guides patients through the healthcare system, helping them make informed care decisions, coordinate appointments, and reduce stress by removing barriers to care.
- **Bill Negotiation:** Assists in negotiating medical bills with providers and insurance companies, identifying errors, and finding savings to lower out-of-pocket costs.
- **Physician Search:** Aids individuals in finding top healthcare providers, medical specialists, and Centers of Excellence that offer high-quality care. This includes identifying preferred providers within their insurance network, ensuring patients can access the best care available, whether for routine checkups or more specialized treatments.
- **Coverage Review:** Explains insurance coverage, identifies gaps, and explores alternative options like supplemental plans to optimize benefits.
- **Rx Assistance:** Supports patients with formulary issues, coverage questions, and finding affordable options through insurance & assistance programs.

SOLUTION



Health Advocate

PLAN DESIGN

- Personalized Assistance: Each member is assigned a Personal Health Advocate (PHA), typically a Registered Nurse or benefits expert, to provide one-on-one support upon accessing services.
- Care Coordination: PHAs assist members in coordinating healthcare across physicians, hospitals, and medical institutions.
- Administrative & Clinical Support: PHAs are backed by a team of physicians and administrative staff for guidance on complex medical and insurance issues.
- Claims Assistance: PHAs resolve claims issues, handle paperwork, and address coverage and benefits concerns.
- Fee Negotiation: PHAs work with healthcare providers to negotiate lower fees, identify erroneous charges, and ensure fair billing.
- Grievance Support: Guidance is provided for filing complaints or grievances with health insurers as needed.
- Coverage Options: PHAs assist with coverage reviews and help identify alternative coverage solutions when necessary.
- Prescription Drug Support: Assistance includes resolving formulary and benefit issues related to prescription drugs.
- Provider Locator Services: Members receive help locating physicians, hospitals, dentists, and specialists for their healthcare needs.
- Complex Care Support: PHAs identify Centers of Excellence and top medical providers for specialized care, assisting with scheduling and logistics.
- Special Services Coordination: Service connects members with non-traditional healthcare resources, while members cover costs beyond insurance benefits.
- Medical Bill Saver (MBS): A Specialized Negotiation Unit helps reduce medical bills of $400 or more by negotiating with providers, utilizing fee benchmarking databases, and issuing savings result statements to members.



Prescription Benefit

Recuro's Prescription Benefit offers nationwide prescription access for the entire family through a $0 copay program covering ~95% of the top 200 maintenance medications, including Albuterol, Amoxicillin, Metformin, and Sertraline. Easily access your member ID card and covered medications via the Recuro Care app for zero-cost solutions to many common illnesses.

What's Included

- Prescription Benefit Card
- Extensive Prescription List
- National Pharmacy Network
- Easy Member Portal
- Improved Medication Adherence

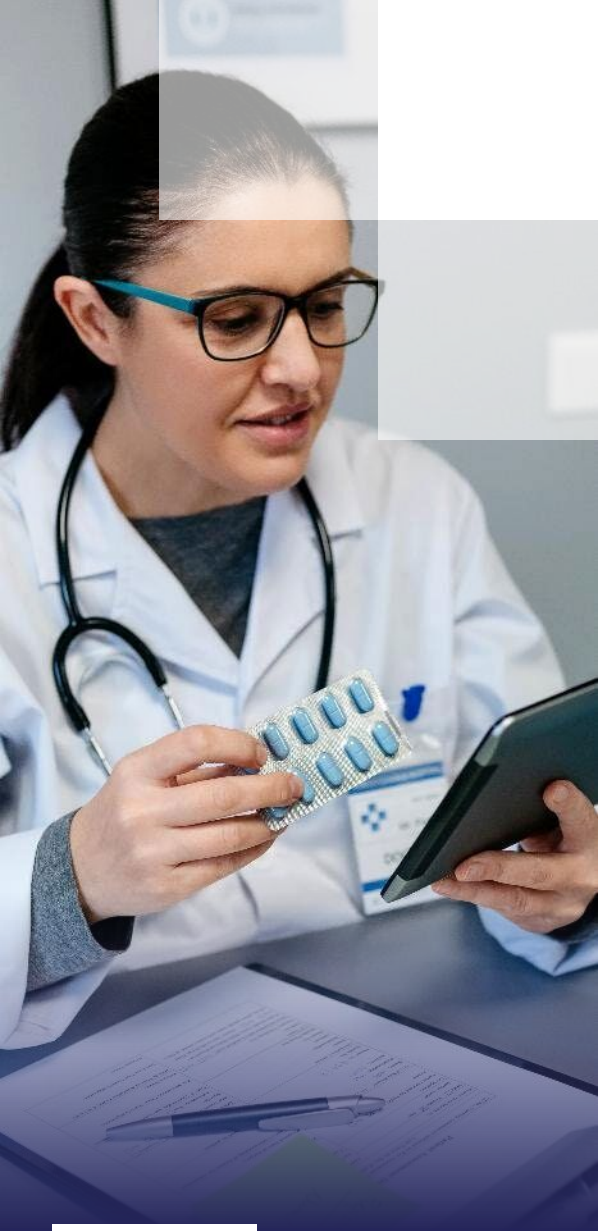
Example Medications

- Albuterol
- Amoxicillin
- Metformin
- Sertraline
- Prednisone
- Atorvastatin
- Cetirizine
- Prednisone



Service Highlights

- **Broad Prescription Benefit Card:** Gain access to a wide range of over 65 generic prescriptions specifically for urgent care needs, offered at no cost to the member. Additionally, members benefit from coverage for the top 200 most commonly prescribed medications, ensuring comprehensive support for both acute and ongoing medical needs.
- **Extensive Pharmacy Network:** The Prescription Benefit program is accepted at over 70,000 pharmacy locations across the United States, providing flexibility and accessibility to members no matter where they are located. Whether you prefer a neighborhood pharmacy or a large retail chain, this benefit ensures convenient access to vital medications.
- **Medication Adherence:** Patients can access prescriptions seamlessly, reducing delays and simplifying treatment. Cost transparency and affordable options further support medication adherence, reducing delayed care and enhancing health outcomes by strengthening Recuro's preventative care model.



SOLUTION

[redacted]

Prescription Benefit

[redacted]

PLAN DESIGN

- $0 Copay formulary, member only
- Member-order pharmacy service for chronic care medications
- Over 800 generic prescriptions
- 65K Retail Pharmacy locations
- Includes 95% of the top 800 most prescribed maintenance medications for the most common conditions
- Sample Medications include, Albuterol, Amoxicillin, Fluoxetine, Cephalexin, Atorvastatin, Metformin.

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Thank You



★★★★★

Newsweek™

Newsweek Recognizes Recuro Health Among World's Best Digital Health Companies