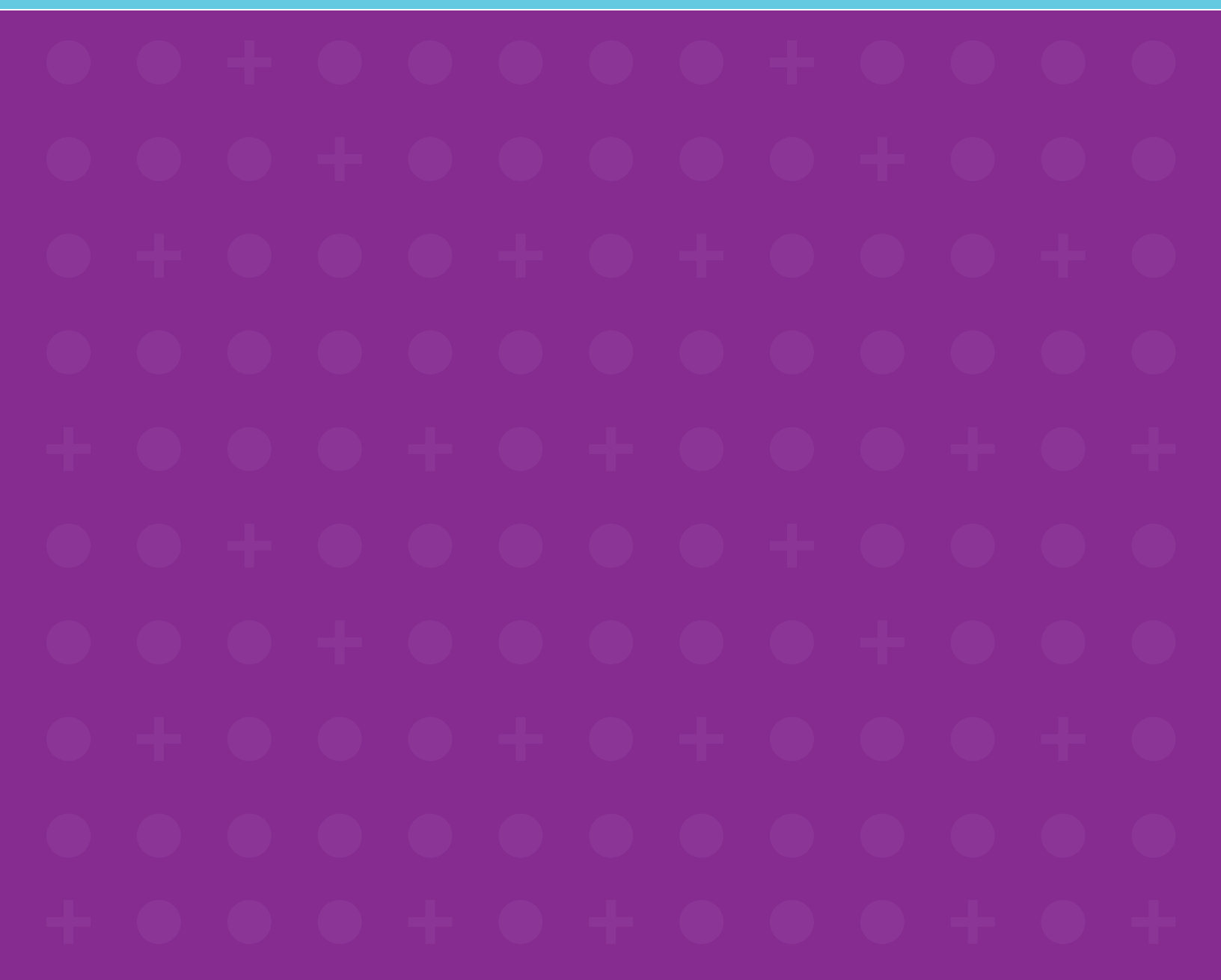




NORTH CAROLINA 2023 BROKER GUIDE
INDIVIDUAL AND FAMILY PLANS



BROKER GUIDE

Thank you for being a trusted broker with Friday Health Plans. Enclosed you will find information about how Friday stands out from other health insurance plans. Please feel free to use this information when you meet with your clients and determine their best path forward on their health insurance journey. We appreciate your hard work and look forward to growing our businesses together.

Sincerely,

Your North Carolina Sales Team

Whats included:

Sales Team Contacts
Payment Details
Service Area Maps & Hospital Network
Pharmacy Flyer
Mobile App
Mental Health Flyer
Teladoc Flyer
VSP - Adults
VSP - Pediatrics
COVID-19 Member Support Flyer
National Access Program



North Carolina Broker Contacts

Adrian Moore, REBC

Senior Director of Sales, NC
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Danielle Byers

Senior Sales Executive
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Western North Carolina

Todd Passer

Senior Sales Executive
919-418-7867

todd.passer@fridayhealthplans.com

Central and Eastern North Carolina

Tara Barrett

Senior Marketing & Sales Coordinator
773-331-3292

tara.barrett@fridayhealthplans.com

Friday Broker Hub

Plan documents, sales materials, formulary, network, and appointment process.

fridayhealthplans.com/broker-hub

Friday Broker Portal

Quotes and online applications

agents.fridayhealthplans.com

Friday Appointment Process

Appointment application - submit and get email from Evolve in 48 hours to complete contract.

fridayhealthplans.com/broker-hub/appointment

Broker Support

Contact for broker help
6am - 7pm MT Monday-Friday
844-270-7075

brokers@fridayhealthplans.com

Friday Care Crew

For client/member needs
8am - 5pm ET, Monday-Friday
844-465-5500

questions@fridayhealthplans.com



North Carolina Payment Details

Getting Started with your Friday Health Plan

1 Make your first payment

- A. If you made your payment at the time you applied for your health insurance, you are all set.
- B. If you didn't pay when you enrolled, make your payment by the 20th of the month for the following month.

2 How to make your first payment

A. You will receive an invoice in the mail and also by email. This will include your Member ID and amount due. You can pay by credit card, bank draft, or check. Here's how:

B. Automated Phone Line: **844-465-5500**

C. Pay Online: www.fridayhealthplans.com/en/pay-now.html

D. Friday Member Portal or Mobile App: fridayhealthplans.com/en/member-hub.html

You can also set up automatic payments here for future months.

E. Mail a check noting the Member ID number:

Friday Health Plans PO Box 200293 Dallas, TX 75320-0293

3 Getting your Member ID:

Register for your Member Portal or your Friday Mobile App

There you can find a copy of your ID card you can use to make doctor appointments and get prescription drugs until you receive your ID card in the mail. You can access this a few days after your first payment is processed.

4 Making Monthly Payments

Monthly payments (also called your "premium") must be made by the 20th of the month for the following month. If you do not make your payment, your insurance coverage will be terminated.

5 Setting up Automatic Payments

You can set up automatic payments in your Friday Member Portal or your Mobile App. Or you can call the Friday Care Crew and have them set it up for you. One less thing to worry about!

Member ID

Your member ID number is your key to making doctor appointments and prescriptions. This ensures your medical bills are sent to Friday to process and apply your insurance benefits.

BIN/PCN

Your Bin/PCN number is additional information your pharmacy will ask for to get your prescriptions.

Member ID #

BIN/PCN #

Friday Member:
NELLY A TEST



Plan: Friday Silver
ID: 200115558-01
Group: Individual OnEx FHP-NC
Rx Bin: 610852
Rx PCN: CHM
Rx Group: JD27
Deductible: \$1,000

Primary Care Visit: \$0 per Visit
Specialist Visit: 15% after Ded.
Mental Health Visit: \$0 per Visit
Urgent Care Visit: \$50 per Visit
In-Patient Hospital: 15% after Ded.
Emergency Room: 30% after Ded.
Vision: VSP
Effective: 01/01/2023

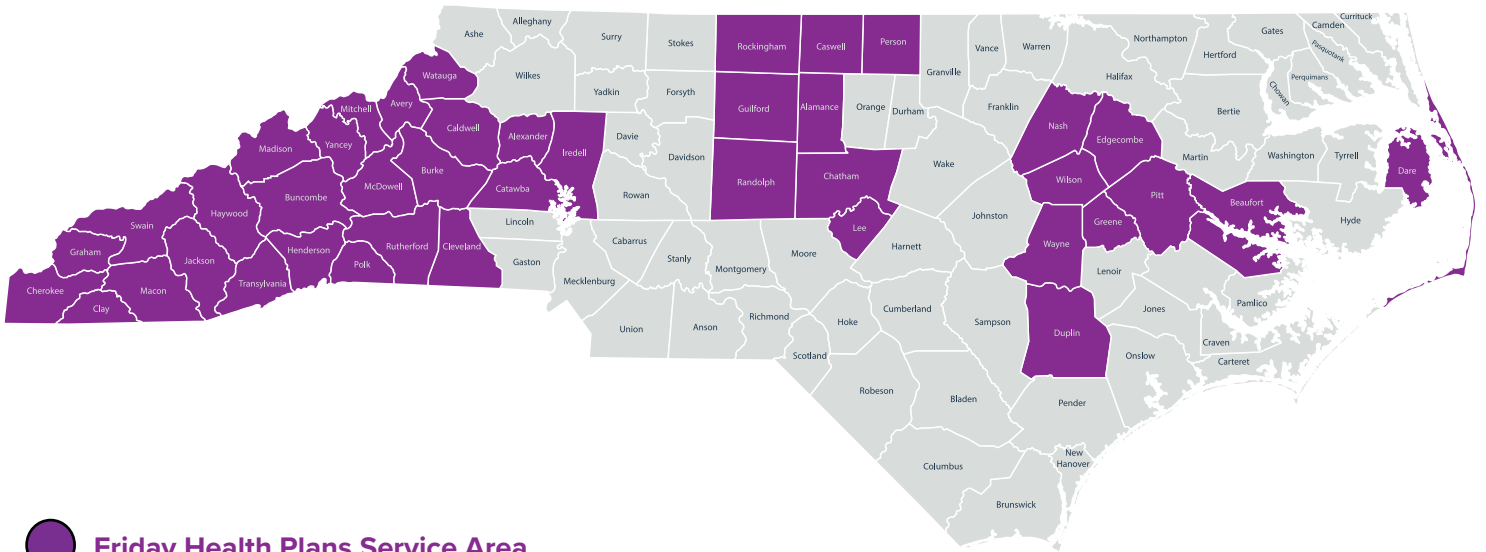
NC/QHP

HMO



Friday Health Plans is sold in the following counties:

- | | | | | |
|-------------|-------------|-------------|--------------|----------------|
| • Alamance | • Chatham | • Guilford | • Mitchell | • Transylvania |
| • Alexander | • Cherokee | • Haywood | • Nash | • Watauga |
| • Avery | • Clay | • Henderson | • Person | • Wayne |
| • Beaufort | • Cleveland | • Iredell | • Pitt | • Wilson |
| • Buncombe | • Dare | • Jackson | • Polk | • Yancey |
| • Burke | • Duplin | • Lee | • Randolph | |
| • Caldwell | • Edgecombe | • Macon | • Rockingham | |
| • Caswell | • Graham | • Madison | • Rutherford | |
| • Catawba | • Greene | • McDowell | • Swain | |



Friday Health Plans Service Area

Medical care is offered at Friday Health Plans in-network facilities, which are available throughout the state. For a full list of providers and facilities, visit carenavigator.fridayhealthplans.com.

North Carolina Medical Network

Hospital Networks

- Appalachian Regional Health System
- Cone Health System
- Davis Regional Medical Center
- Duke Life Point
- ECU Health/Vidant
- Iredell Health System
- Lake Norman Regional Medical Center
- Mission Health

North Carolina Pharmacy and Prescription Drug Guide

Get the Prescription Drugs You Need with Ease

As a Friday member, you have access to thousands of free or low-priced generic drugs. Find them by using the prescription search on the Friday website or mobile app.

- Most generic drugs are listed as Tier 1.
- Search by navigating from the [Prescription Rx Resources page](#) on the Friday website or mobile app.

Under the Affordable Care Act (ACA), some preventive medications are free of cost. These include:

- Aspirin
- Contraceptives
- Tobacco cessation products
- Some vitamins, and more
- Find a full list in the ACA Drug List on the [Prescription Rx Resources web page](#).

Mail Order

Skip the line or trip to the pharmacy and have your prescriptions sent to you via mail. Friday completes mail orders through Walmart. Fill out the [mail order form](#) located on the [Prescription Rx Resources web page](#).

Friday In-Network Pharmacies

Capital Rx is our pharmacy benefit manager. As a North Carolina member, you have access to your prescriptions through a number of popular pharmacies. These include but are not limited to:

- | | | |
|--------------------------|------------------------|-------------|
| • Costco | • HealthSmart | • Wegmans |
| • CVS | • Ingles Pharmacy | • Walgreens |
| • DrugCo | • Publix Pharmacy | • Walmart |
| • Food Lion Pharmacy | • Realo Discount Drugs | |
| • Harris Teeter Pharmacy | • Sam's Club | |



Find a full pharmacy list to ensure your local pharmacy is covered by clicking on the [Prescription Rx Resources page](#) on the Friday website or scan the QR code to download the Capital Rx mobile app.



To learn more, visit: www.fridayhealthplans.com

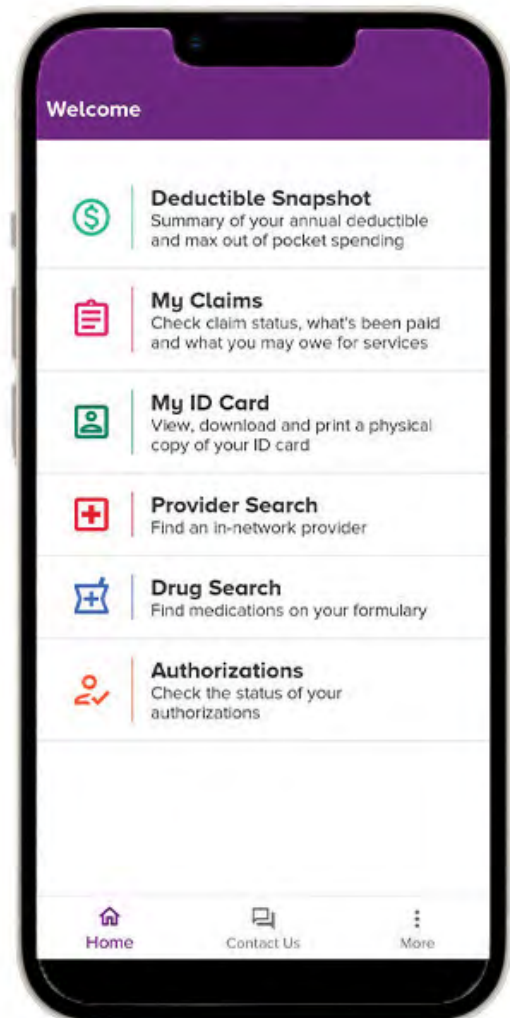
Have questions? Contact the Friday Care Crew for help.
800-475-8466 | questions@fridayhealthplans.com



Friday Health Plans Mobile App

Get everything you need, all in one place with the Friday Mobile App.

- Easily access your member ID and plan benefits.
- Find doctors and hospitals in network.
- Manage your plan and payments.
- View claims, progress toward your deductible and more.



All products, services and policies are issued by or through Friday Health Plans of North Carolina, Inc., and administered by Friday Health Plans Management Services Company, Inc. The Friday name, logo and other Friday marks are owned by Friday Health Plans, Inc. For a full list of benefits, provisions, exclusions and limitations, and to see everything included in Friday's plans and networks, please contact Friday Health Plans.



North Carolina Mental Health Benefits

At Friday Health Plans, we believe in a holistic approach to your health, which means keeping your mind healthy too. That's why we offer unlimited \$0 mental health visits on many plans!*



Find in-network mental health providers
to meet in person or virtually:

carenavigator.fridayhealthplans.com



Speak with a counselor by phone
or video for \$0.** Register for Teladoc:

teladoc.com/fridayhealthplans

MENTAL HEALTH **IS** HEALTH. TALK TO SOMEONE TODAY.

*\$0 visits available on all health plans except Catastrophic, Bronze Basic, Bronze HSA, and Silver HSA. See fridayhealthplans.com for details on all plans and benefits.

** For Members 18+ years old.

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Teladoc and Friday Health Plans - North Carolina



Teladoc
HEALTH

Quality health care when and where you need it

Teladoc® gives you access to a national network of U.S. board-certified doctors by phone or video who are available anywhere, 24/7/365 to treat many of your medical issues.

YOU CAN USE TELADOC

It is a convenient and affordable option for quality care.

- When you need care now
- If you're considering the ER or urgent care center for a non-emergency issue
- On vacation, on a business trip, or away from home
- For short-term prescription refills

Teladoc services are provided to you free by Friday Health Plans

GET THE CARE YOU NEED

Teladoc medical staff can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Sinus problems
- Sore throat
- Respiratory infection
- Skin problems
- And more!

TALK TO A DOCTOR ANYTIME FOR FREE!

teladoc.com/fridayhealthplans
1-800-TELADOC (835-2362)



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A Look at your VSP Vision Coverage



With VSP and Friday Health Plans of North Carolina, Inc., your health comes first.

As a member, you'll get access to savings and personalized vision care from a VSP® network doctor for you and your family.

Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings.

Provider choices you want.



Maximize your benefits at a Premier Program location, which is part of our incredible network of doctors.

Shop online and connect your benefits.



Eyeconic® is the preferred VSP online retailer where you can shop in-network with your vision benefits. See your savings in real time when you shop over 70 brands of contacts, eyeglasses, and sunglasses.

Quality vision care you need.

You'll get great care from a VSP network doctor, including a wellvision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

01/01/2023

Create an account today.

Contact us at:
800.877.7195 or vsp.com

BENEFIT	DESCRIPTION	COPAY
YOUR COVERAGE WITH A VSP PROVIDER		
WELLVISION EXAM	<ul style="list-style-type: none">Focuses on your eyes and overall WellnessEvery calendar year	\$0
EXTRA SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none">20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.	
	Contacts <ul style="list-style-type: none">15% savings on a contact lens exam (fitting and evaluation)	
	Laser Vision Correction <ul style="list-style-type: none">Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities	
YOUR COVERAGE GOES FURTHER IN-NETWORK		

With so many in-network choices, VSP makes it easy to get the most out of your benefits. You'll have access to preferred private practice, retail, and online in-network choices. Log in to vsp.com to find an in-network provider.

For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy be continued in force, see your agent, or write the company

Vision coverage is only included with Friday "+ Vision" plans. It is not included on the plans without "+ vision."

+Coverage with a retail chain may be different or not apply.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington.

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A Look at Your Child's VSP Vision Coverage Featuring VSP Elements Program

With VSP and **Friday Health Plans of North Carolina, Inc.**, your health comes first.



VSP® Vision Care Elements™ Program provides personalized vision care coverage and access to additional savings from a VSP network doctor.*

vsp
vision care

friday
health plans
of North Carolina, Inc.

Value and savings you love.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

Quality vision care you need.

You'll get great care from a VSP network doctor, including a WellVision Exam®. An annual eye exam not only helps you see well, but helps a doctor detect signs of eye conditions and health conditions, like diabetes and high blood pressure.

Using your benefit is easy!

Create an account on **vsp.com** to view your child's in-network coverage, find a VSP network doctor who's right for you, and discover savings with Exclusive Member Extras. At their appointment, show them your health plan card and tell them you have VSP.

Coverage for your kids.

Many states require children to get an eye exam before kindergarten. Use your VSP benefits for a fully covered eye exam, lenses and frames from the Otis & Piper™ Eyewear collection, or contacts to help them succeed in school.

*On all Friday plans for children up to 19 years old.

Contact us: 800.877.7195 or vsp.com

Your VSP Vision Benefits Summary

Friday Health Plans of North Carolina, Inc.
and VSP provide you with a valuable vision plan for your child(ren).

Provider Network:
VSP Choice

Effective Date:
01/01/2023



BENEFIT	DESCRIPTION	COPAY	FREQUENCY
COVERAGE WITH A VSP PROVIDER			
WELLVISION EXAM	<ul style="list-style-type: none">Focuses on your child's eye health and overall wellness. Tests for childhood vision issues, like nearsightedness, lazy eye, and cross-eye.	\$0	Every calendar year
PRESCRIPTION GLASSES		\$0	See frame and lenses
FRAME†	<ul style="list-style-type: none">Frames from our exclusive Otis & Piper Eyewear Collection.	\$0	Every calendar year
LENSES	<ul style="list-style-type: none">Single vision, lined bifocal, and lined trifocal lenses	\$0	Every calendar year
LENS ENHANCEMENTS	<ul style="list-style-type: none">Impact-resistant lensesScratch-resistant coatingUV protection	\$0 \$0 \$0	Every calendar year
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none">Contact lens exam covered-in-full.Prescription contact lenses covered with a minimum three-month supply for any of the following modalities:<ul style="list-style-type: none">Standard (one pair annually)Monthly (six-month supply)Bi-weekly (three-month supply)Dailies (three-month supply)Ask your VSP network doctor which contacts qualify for your child's plan.	\$0	Every calendar year
ADDITIONAL SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none">20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam.		
	Laser Vision Correction <ul style="list-style-type: none">Average of 15% off the regular price; discounts available at contracted facilities.		

For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy be continued in force, see your agent, or write the company.

†Coverage with a retail chain may be different or not apply

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington.

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All other brands or marks are the property of their respective owners.

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COVID-19 Member Support Guide

Testing, treatment, and vaccine information.



\$0 COVID-19 Testing and Treatment

Friday Health Plans will cover testing and treatment of COVID-19 at no cost to members—no coinsurance and no copays.



Connect with remote doctor resources for free—sign up for Teladoc

You can talk to a doctor by phone or live video at no cost through Teladoc. Doctors can answer questions about the coronavirus, evaluate your health risk and provide support to help relieve symptoms. Be sure to sign up first at: teladoc.com/fridayhealthplans.



Home health coverage

If you are determined by a medical provider to need home healthcare, you can be appropriately monitored and treated at home, and covered for necessary medical equipment and medications for in-home treatment. This may include the following durable medical equipment and medications as deemed medically necessary by the treating provider: oxygen, any medications determined to be medically appropriate for the treatment of COVID-19, home infusion therapy, and electrocardiographs/cardiac monitors.



Prescription refills

Friday Health Plans will cover an additional one-time early refill of any necessary prescriptions to make sure you have medications in the event you need to limit contact with others.



Friday Health Plans will cover the vaccine at \$0 to members

If you are required to pay upfront at an out-of-network provider, you can submit a request for reimbursement by sending a copy of your receipt and itemized statement from the provider to questions@fridayhealthplans.com. Please make sure the statement includes your name, member ID number, service date, amount paid, and services charged.



Have questions? Contact the Friday Care Crew for help.
800-475-8466 | questions@fridayhealthplans.com

*If you face a life-threatening illness or symptoms, head to your nearest emergency room or call 911. Not sure if you should call 911, call your primary physician, your nearest in network emergency room for information. *On most plans not all.

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friday[®]
health plans
of North Carolina, inc.

National Access Program North Carolina

This program allows coverage of a Friday subscriber's dependents who attend school outside the Friday primary service area. They will be able to access local doctors and medical facilities as part of the Friday medical network. That means that they are covered to see a doctor outside of the state where your health plan was issued.

Who is Eligible for the National Access Program?

The National Access Program is only available to covered dependents of Friday subscribers who attend school and live outside of Friday Health Plans' primary service area.

[Learn more about the National Access Program](#) by contacting the Friday Care Crew at **800-475-8466** and questions@fridayhealthplans.com.

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Friday Broker Support Line
844-270-7075
fridayhealthplans.com/broker-hub