

# Frequently Asked Questions



- ***Is Vault Direct considered health insurance?***

No, VAULT/Healthcare2U is not insurance. VAULT Direct/Healthcare2U provides an annual healthcare membership based on the Direct Primary Care payment model - an innovative alternative payment model that consists of a flat and affordable membership fee.

- ***Is Vault Direct limited to certain geographical locations?***

No, VAULT/Healthcare2U's membership is available nationwide.

- ***What discounts are provided through VAULT/Healthcare2U membership?***

The membership provides multiple discounts through our pharmacy discount program.

These discounts include:

- Prescription discounts up to 65 percent
- Dental discounts up to 50 percent
- Vision discounts up to 50 percent
- Lab discounts up to 70 percent
- Diabetic supply discounts up to 70 percent
- MRI and Imaging discounts up to 50 percent
- Daily living supply discounts up to 10 percent
- \* *Discounts are provided through a third-party provider.*

- ***If I have any pre-existing conditions like diabetes or hypertension, can I still sign up?***

Yes, we accept pre-existing conditions. VAULT/Healthcare2U detects, treats and manages 13 of the most prevalent disease states through our partner-physician clinics for a \$10 fee per visit. Members receive unlimited physician-office visits, so they can take the necessary steps to get treatment before an illness becomes serious.

- ***How does this membership work with commercial health insurance like United Healthcare, Blue Cross, Aetna or others?***

VAULT/Healthcare2U is a great complement to traditional insurance healthcare plans. Through Direct Primary Care's alternative payment model, all services offered by the membership are deflected from your insurance plan. Instead of dealing with copays, deductibles and premiums, members pay a flat membership fee to VAULT/Healthcare2U and low visit fees at the physician clinic. For example: Members that have high deductible health plans can benefit from VAULT/Healthcare2U because the membership will serve as a gap solution, providing you with valuable primary care services that your health insurance does not cover.

- ***Can VAULT/Healthcare2U physicians treat any medical condition?***

Our physicians can treat many medical conditions including certain chronic conditions within manageable ranges like diabetes or hypertension. There may be times when patients will need to be referred to a specialist or hospital. Specialist care and hospital coverage is not included under the VAULT/Healthcare2U membership agreement.

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- ***What is included within the VAULT Direct/Healthcare2U membership?***

Membership includes:

- Unlimited doctor visits for a \$10 visit fee
- Unlimited urgent care visits for a \$25 visit fee
- Unlimited access to bilingual licensed medical providers online or by phone, 24/7/365 for minor illnesses and injuries at \$0 out of pocket cost to members
- Annual physical with four labs: complete metabolic panel (CMP), complete blood count (CBC), thyroid stimulating hormone (TSH) and lipid panel
  - Well-woman pap smear pathology interpretation is not included.
  - Annual physicals available after 6 consecutive months of membership.
- Unlimited chronic disease management for 13 of the most prevalent chronic disease states
- Generic-first protocols practiced by physicians

- ***Why can't I view clinic addresses, names and phone numbers?***

We do not share clinic information until a member schedules an appointment. This is to curtail walk-in appointments, which are not included in VAULT/Healthcare2U's membership.

- ***Does this membership cover hospital care or specialty care?***

**Hospital Care:**

- VAULT/Healthcare2U's does not include inpatient or outpatient hospital services. In addition to this membership, many members have/acquire a high-deductible wraparound policy to cover the emergency care that is not covered under VAULT/Healthcare2U.

**Specialty Care:**

- While VAULT/Healthcare2U detects, treats and manages 13 of the most prevalent chronic disease states within manageable ranges, we do not provide specialty care outside of our partner-physician clinics. If a member currently sees a specialist for an advanced disease state, we do not recommend leaving that specialist.

- ***If I have Medicare, Medicaid or Tricare, can I enroll in VAULT/Healthcare2U?***

No, unfortunately VAULT/Healthcare2U cannot accept these members due to insurance regulations.

- ***Is there a limit on the number of times members can see a physician?***

No, there is no limit on physician office visits through VAULT/Healthcare2U.

Members schedule their appointments through our Central Scheduling Department for each appointment.