



Optional program offerings:

ASO plans

Self-funded groups

Asuris Northwest Health
528 E Spokane Falls Blvd, Suite 301
Spokane, WA 99202



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Better value, unique programs

Our role as an ASO (Administrative Services Only) plan administrator is to be a good steward of your health care dollars. While we've built our plans on a broad network with deep negotiated discounts, health care costs continue to rise. To mitigate those costs, we offer additional value in expertly managed utilization and claims costs—as well as tools to help employees navigate and make the most of their health care. Our optional programs bring immediate value to ASO self-funded groups, helping improve your employees' well-being, productivity and experience. Some can also directly improve your bottom line.



Care management

Care management is a comprehensive program that focuses on identifying members with high-cost claims, ER utilization and readmissions. The program pairs members with a nurse to provide palliative care, behavioral health, transition care support, acute and complex management as well as chronic condition support for more than 50 conditions.

Program	Program overview—What it does	Value to you								
Asuris Care Management Select (for groups of 1,000+ subscribers)	<p>Identifies and provides extra support to employees facing health challenges and chronic conditions.</p> <p>Each employee is supported by a designated team member who works with a specialty care team and can act as a guide, coordinator and interpreter.</p>	<p>May reduce costs with earlier intervention and support for serious conditions.</p> <p>Enhanced quarterly reporting.</p> <p>Healthier outcomes and increased support for employees.</p> <p>Engagement and financial performance guarantees are available.</p>								
Asuris Care Management Plus (for groups with 1,000+ subscribers)	<p>Identifies and provides extra support to employees facing health challenges and chronic conditions. Outreach to more employees than our core program.</p> <p>Each employee is supported by a designated nurse (1 nurse per 7,500 members) who works with a specialty care team member and can act as a guide, coordinator and interpreter.</p>	<p>May reduce costs with earlier intervention and support for serious conditions.</p> <p>Enhanced quarterly reporting.</p> <p>Healthier outcomes and increased support for employees.</p> <p>Engagement and financial performance guarantees are available.</p>								
Condition Manager	<p>Proactive and personalized support for chronic conditions from an interdisciplinary team that may include nurses, pharmacists, health coaches and care guides. Focused on heart failure, chronic obstructive pulmonary disease (COPD), diabetes, asthma and coronary artery disease (CAD).</p>	<p>Digital microsite for convenient access anytime, anywhere.</p> <p>Care guide support with multilingual educational content and care guide interaction.</p>								
Asuris Bump2Baby SM (maternity management)	<p>Offers expectant mothers maternity support and education. Each participant receives:</p> <table><tr><td>Help using their benefits</td><td>Nurse outreach, if they're high risk</td></tr><tr><td>Support of their provider's care guidelines</td><td>A helpful app, which offers assistance in tracking milestones, reminders, a click-to-call button for the nurse line, and more</td></tr><tr><td>24/7 access to a toll-free nurse advice line</td><td></td></tr><tr><td>Seasonal pregnancy newsletters</td><td></td></tr></table>	Help using their benefits	Nurse outreach, if they're high risk	Support of their provider's care guidelines	A helpful app, which offers assistance in tracking milestones, reminders, a click-to-call button for the nurse line, and more	24/7 access to a toll-free nurse advice line		Seasonal pregnancy newsletters		<p>May help lower the risk of a costly pre-term delivery.</p> <p>Pre-term birth rates for groups with Asuris Bump2Baby are 30% lower than groups without it.</p> <p>Promotes healthy pregnancy behavior that can decrease the cost of maternity claims.</p>
Help using their benefits	Nurse outreach, if they're high risk									
Support of their provider's care guidelines	A helpful app, which offers assistance in tracking milestones, reminders, a click-to-call button for the nurse line, and more									
24/7 access to a toll-free nurse advice line										
Seasonal pregnancy newsletters										

Care management

Program	Program overview—What it does	Value to you
Advice24	<p>Makes professional health advice available 24/7.</p> <p>Registered nurses support employees when they are sick, injured or have clinical questions. They help them decide if they need to seek emergency care, make a doctor appointment or pursue self-care at home.</p> <p>Registered nurses will provide referrals based on plan benefits and, depending on the situation, will follow up with members to ensure they received the care and guidance needed.</p>	<p>May reduce costs by reducing ER visits.</p> <p>Provides convenient nurse support to employees.</p>
Tobacco cessation	<p>Virtual treatment for tobacco use, including vaping/nicotine support. The program features one-on-one coaching, a personalized app experience, nicotine replacement therapy and an optional connected breath tester. Care is coordinated with integrated referrals to appropriate health management programs for a more seamless care journey for your employees.</p>	<p>Improves employee health.</p> <p>Potentially lowers health care costs.</p>
Cancer care	<p>Brings together a range of evidence-based services to guide members through the care they'll need after a cancer diagnosis, including expert second opinions, a personal cancer concierge and infusion site-of-care support.</p>	<p>Care support beyond the core offering that can help lower medical costs.</p>

We also offer [Cardiometabolic](#) support; see page 9.

Utilization management

Utilization management uses evidence-based guidelines to ensure that members receive care that's medically necessary and in the appropriate setting for their condition. Our utilization management program coordinates with care management and includes dynamic pre-authorization requirements, inpatient notification, discharge planning support and inpatient concurrent review.

Program	Program overview—What it does	Value to you						
Asuris Advanced Imaging Authorization	<p>Has a team of registered nurses and physicians review the medical necessity of referrals to advanced imaging services using evidence-based guidelines.</p> <p>Provides authorization if medical necessity is met and in alignment with medical policy.</p>	<p>ROI: 2.2</p> <p>Reduces employee and plan costs.</p> <p>Reduces the exposure to inappropriate or unnecessary radiation.</p> <p>Enhances quality of health care for diagnostic imaging studies.</p>						
Asuris Physical Medicine	<p>Provides evidence-based guidelines for pre-authorization performed by a team of registered nurses and physicians to help ensure appropriate, cost-effective care in the following categories:</p> <p>Spinal surgeries</p> <p>Pain and joint management</p> <p>Physical medicine and therapies (physical, occupational, speech and massage therapies; acupuncture and chiropractic/manipulation treatments)</p> <p>ASO groups can customize the Physical Medicine Program to remove chiropractic, acupuncture and massage therapy authorization requirements if they prefer.</p>	<p>ROI: 2.6</p> <p>Ensures treatments are medically necessary and are performed at the right time and place to improve quality of life.</p>						
Asuris Sleep Medicine	<p>Manages testing and therapy services for sleep disorders. Ensures medical necessity and that sleep testing is performed in the most medically appropriate and cost-effective setting. Also makes sure treatment is effective. The following types of sleep medicine services are included:</p> <table><tr><td>Titration studies</td><td>In-lab sleep studies</td></tr><tr><td>Home sleep testing</td><td>Initial and ongoing treatment orders (APAP, CPAP, BiPAP)</td></tr><tr><td>Oral appliances for sleep therapy</td><td></td></tr></table>	Titration studies	In-lab sleep studies	Home sleep testing	Initial and ongoing treatment orders (APAP, CPAP, BiPAP)	Oral appliances for sleep therapy		<p>Lowers costs.</p> <p>May improve compliance.</p> <p>Improves health and productivity.</p> <p>Reduces unnecessary use of sleep medicine services.</p>
Titration studies	In-lab sleep studies							
Home sleep testing	Initial and ongoing treatment orders (APAP, CPAP, BiPAP)							
Oral appliances for sleep therapy								
Formularies	<p>Tiered formulary benefit design options. Whether you select our standard 3-tier or 6-tier drug lists, Asuris can help you find the right balance to meet your business needs.</p>	<p>Controls costs while guiding your employees to the most effective and affordable therapies.</p> <p>Helps you manage your bottom line, while ensuring your employees have access to effective and valuable medications.</p> <p>Includes evidence-based formulary design options.</p>						

ROI estimates are based on program-specific historical experience and are not intended to be a guarantee of future, group-specific performance. Actual savings may vary due to group-specific utilization patterns, benefit design, demographics, employer and member engagement, and other factors.

Pharmacy

We offer comprehensive support for members focused on helping them access the right care and the right medications at the right time. Integrating Asuris medical and pharmacy benefits results in savings on total medical costs. In addition, Asuris can help with options that guide your employees to treatments in the appropriate settings while helping you manage your bottom line.

Program	Program overview—What it does	Value to you
Formularies	Tiered formulary benefit design options. Whether you select our standard 3-tier or 6-tier drug lists, Asuris can help you find the right balance to meet your business needs.	Controls costs while guiding your employees to the most effective and affordable therapies. Helps you manage your bottom line, while ensuring your employees have access to effective and valuable medications.
Networks	Flexible pharmacy network options to meet your needs: Standard Pharmacy Network offers more than 65,000 pharmacies nationwide. Narrow Pharmacy Network is the most budget-friendly option, with approximately 57,000 pharmacies nationwide.	Includes evidence-based formulary design options.
Coupon programs	FlexAccess Program: Copay assistance (coupon) that allows specialty medications to be billed under plan benefit design and doesn't require use of a central specialty pharmacy. FlexAccess helps enroll (and renew) employees in manufacturer copay assistance programs, ensuring only true out-of-pocket expenses apply to deductible and out-of-pocket maximums. Accumulator Adjustment Program: Gives you the flexibility to manage whether manufacturer copay assistance is applied to accumulator balances (deductible and out-of-pocket maximum).	Delivers savings by allowing you to maximize the full value of manufacturer copay assistance for select specialty medications. FlexAccess can provide up to \$10 PMPM in savings.
Enhanced Medication Support	Makes it easy to compare medications, including average costs, effectiveness and side effects. Allows employees to connect with a specially trained pharmacist who can review current medications and answer questions about medications.* Identifies common drug interactions, safety concerns and opportunities to save or switch medications with a personalized review of your medication history. Real-time alerts provide personalized notifications, including FDA recalls, safety alerts, lower-cost alternatives and medication adherence. Quarterly reporting provided to the plan to show registration rates, platform utilization, and actual and potential cost savings.	Empowers employees to make informed, cost-saving decisions. May improve medication adherence. May lower plan and employee costs. Gives employees options to manage their health and save money.

* Pharmacy and pharmacist services are provided by JourniRx, Inc. (a licensed pharmacy).

Pharmacy

Program	Program overview—What it does	Value to you
<p>Infusion therapy (alternative sites of care)</p> <p>This program addresses the use of infusion medications—some of which are used to treat rare conditions. Our pharmacy benefit team will work with you to estimate potential savings and identify the program's likely value to you prior to purchase.</p>	<p>The medical drug infusion program manages drug and site-of-care costs separately to focus on what everyone needs: quality treatment, convenience and savings.</p> <p>Quality treatment Treatments at alternative sites of care (such as doctors' offices, infusion suites and a patient's home) are as safe and effective as treatments received at outpatient hospital facilities.</p> <p>Increased convenience Employees can receive treatments on a schedule that fits their needs (including evenings and weekends) at specially certified infusion suites or even in the comfort of their own home. Doctors' offices are also available at a variety of convenient locations.</p> <p>More savings Alternative treatment sites offer the same high-quality infusion therapy at lower costs through reduced administration fees.</p>	<p>ROI: 3.8</p> <p>Lowers plan and employee costs.</p> <p>May improve compliance with treatment regimens.</p> <p>Reduces unnecessary exposure to higher-acuity settings.</p> <p>Helps employees navigate their options.</p>

ROI reflects results of the mandatory IDSOC program; voluntary program results may differ.

Virtual care

Now more than ever, virtual care is a convenient way to get care from the comfort of home. With our virtual care options, your employees have the flexibility to visit with a doctor from anywhere—24/7, 365 days a year. It's convenient, fast and easy to get care for common health concerns from home.

Program	Program overview—What it does	Value to you
Teleheath	<p>On-demand, urgent primary and behavioral health virtual care through phone and video.</p> <p>Available 24/7/365, from the comfort and safety of home.</p> <p>Alternative to expensive ER or urgent care visits that lowers employee expenses and plan costs.</p> <p>Encourages employees to be proactive about their care, with easier and faster access to providers for behavioral health and routine care needs.</p> <p>Seamless claims and benefit integration.</p> <p>Talk to your sales representative about customized telehealth solutions</p>	<p>When properly marketed and supported, telehealth can:</p> <p>Lower plan costs.</p> <p>Improve productivity.</p> <p>Reduce absenteeism for care-seeking.</p> <p>Support a remote workforce.</p> <p>Improve morale.</p>

We also offer [EAP](#) support; see page 11

Marketing services

To aid in employees' understanding of their benefits, we offer a suite of additional marketing services.

Program	Program overview—What it does	Value to you	
Marketing services	Our marketing services are available for purchase. Most of these services are also available in Spanish:	Additional professional marketing services, year-round. On-site engagement.	
	Benefits fair booth		Information cards
	Brochures		Postcards
	Enrollment guides		Workplace posters
	Flyers		Workplace table tents

Wellness and productivity

We offer a wide range of population health management, fitness and rewards, and health care management programs to improve the health of employees and their family members. We can help them get well and stay healthy, and help them get care easily without losing time away from work.

Program	Program overview—What it does	Value to you
Wellness		
Asuris Motivate™	<p>Asuris Motivate brings end-to-end simplicity to population health and well-being. It connects and integrates people, technology and benefit design through a user-friendly engagement platform.</p> <p>Choose one of three solutions: Prevent, Incent or Custom.</p> <p>You'll have a client success manager (CSM) to help design, implement and evolve a well-being program based on your company's culture and unique goals.</p> <p>Online and mobile app resources include turnkey and custom rewards, a health assessment, personal challenges, digital self-guided programs, financial well-being, access to a health coach, a health library with decision-making tool and symptom checker. Fitness device and app syncing plus trackers for biometrics and other activities are also included.</p>	<p>Flexible options range from foundational to fully customizable.</p> <p>Provides dedicated client success manager.</p> <p>Supports the well-being program evolution and strategy of your unique organization.</p> <p>Drives engagement through dedicated mobile app.</p> <p>Supports building a culture of health.</p> <p>Assists in decreasing high-risk behaviors.</p>
Cardiometabolic support		
Diabetes management, disease prevention and weight management	Solutions in partnership with Teladoc—including cellular-enabled tools (glucose meter and/or scale), an integrated application, and services that support members along the continuum of related metabolic dysfunction diseases.	Solutions for diabetes management, prevention, weight management and hypertension that make it easier for your employees to get and stay healthy.
Behavioral health support		
Behavioral health and resiliency tools	<p>Digital tools like myStrength that provide support for members and their families across a spectrum of behavioral health needs.</p> <p>Mental health and resiliency: App that provides on-demand access to clinically validated support tools, exercises and materials. Ideally suited for situational support and resiliency skills building.</p>	Solutions that help address the behavioral health impact of chronic conditions and situational challenges so employees have the skills and support to stay healthy and engaged.

Financial strategies

To help you and your employees better manage health care spending, Asuris offers a variety of flexible programs to support your unique needs and benefits strategy.

Program	Program overview—What it does	Value to you
Stop-loss	<p>With more than 30 years of industry experience, our stop-loss partner is well-capitalized and skilled at managing volatility—and, ultimately, your cash flow. Their “A” rating from A.M. Best is a testament to their financial strength and means they’ll be there for you when you need them most.</p> <p>Specific stop-loss insurance (sometimes called individual stop-loss insurance) limits the amount you pay for health care claims related to any one individual to a set dollar amount per policy year. Specific stop-loss has an unlimited annual maximum as required under the Affordable Care Act (ACA).</p> <p>Aggregate stop-loss insurance limits the amount you pay for group health care claims to a specific dollar amount, or attachment point, during the policy year. The attachment point is usually expressed as a percentage of the total expected claims (e.g., 125%).</p>	<p>Financial protection against unpredictable, high-dollar and financially catastrophic claims.</p> <p>Complete plan mirroring means they cover all claims paid by the health plan, eliminating any potential gaps in coverage.</p> <p>No need to file claims or send notifications and reporting to receive reimbursements.</p> <p>Immediate reimbursement processing means maximum cash flow advantages.</p> <p>Guaranteed renewals with no new lasers protects against future gaps in coverage.</p>
Health savings accounts (HSA), powered and managed by HealthEquity	<p>HSA fully integrated with eligibility and optional claims systems.</p> <p>Flexibility to administer variety of IRS-compliant plan designs.</p> <p>Real-time deductible and out-of-pocket information at network pharmacies.</p> <p>Employees may access HSA funds with debit card, by paying providers through website, or on a claim-by-claim basis.</p> <p>Single sign-on between Asuris and HealthEquity websites and HSA account balance displays on asuris.com.</p>	<p>Lowers cost for integrated solutions.</p> <p>Reduces administrative burden.</p> <p>Improves convenience through consolidated customer service.</p>
Flexible spending accounts (FSA), powered and managed by HealthEquity	<p>Both medical FSA and dependent care accounts (DCA) available.</p> <p>Offers debit-card solution or automatic filing of processed claims for employee reimbursement. (DCA not eligible for debit card.)</p> <p>Real-time balances and claims status available online.</p> <p>FSA fully integrated with claims system.</p> <p>If employee has both medical and dependent care FSAs, only the medical FSA fee is charged.</p>	
Health reimbursement accounts (HRA)/health incentive accounts, powered and managed by HealthEquity	<p>HRA fully integrated with eligibility and claims systems.</p> <p>You choose reimbursement method: automatic claims filing with payment to employee or provider, or via debit card.</p> <p>Real-time balances and claims available online.</p>	
COBRA, retirees	<p>Provides enrollment, notifications, billing, eligibility maintenance, regulation monitoring and monthly reporting.</p> <p>Gives you information necessary to complete the Form 5500–Schedule A and C filings.</p> <p>Basic service does not include any custom reports.</p>	Reduces administrative burden.

Additional coverage and services

From specialty products to ancillary programs, we offer low-cost, high-value options to enhance your medical coverage.

Program	Program overview—What it does	Value to you
Specialty: Products that cover everything from head to toe		
Asuris dental	<p>Flexible dental coverage includes:</p> <p>Preventive Restorative</p> <p>Your employees also get:</p> <p>Largest PPO dental network in our four-state region: 12,000 dental access points across Idaho, Oregon, Utah and Washington</p> <p>The Asuris National Dental Network (for services outside the four states), with over 284,000 access points nationwide</p> <p>Major services Optional orthodontia</p> <p>Additional employer options:</p> <p>Incentive dental options for coinsurance levels and annual maximum builder plans</p> <p>In-network and out-of-network options with increased cost-shares for out-of-network care</p>	<p>Lowers costs; targets 20–30% average discount.</p> <p>Reduces administrative hassles; pairing with medical plan means easy management of benefits.</p> <p>Offers single member ID card.</p> <p>Convenience means higher productivity.</p> <p>When you offer both medical and dental, claims are part of an integrated clinical strategy. Your employees are empowered to take proactive steps toward healthier outcomes.</p>
Employee Assistance Program	<p>Includes confidential counseling sessions in person or over the phone, video or chat for issues related to relationships, anxiety, work, stress, parenting and more. Additional support includes 24-hour crisis help and referral, online communities, and family, legal and financial services.</p> <p>Provides workplace support for employers such as resources for management, supervisors and employees, and critical incident stress management at no additional cost.</p> <p>Option to choose 4, 6 or 8 counseling sessions.</p>	<p>Helps attract new talent.</p> <p>Improves workplace engagement by over 10%.</p> <p>Increases staff retention for over 80% of employers.</p> <p>Reduces absenteeism by 17%.</p> <p>Reduces costs and disability claims.</p> <p>Helps employees be more productive.</p>
Asuris Choice Vision	<p>Standard plan options:</p> <p>Frame allowance choices: \$150, \$200 or \$250 every calendar year or every two calendar years; contacts covered in lieu of glasses up to elected frame allowance.</p> <p>Annual exam copay choices: \$0 or \$20.</p> <p>Contact lens fitting and evaluation services covered in full after a copay of up to \$60.</p>	<p>Offers savings on eyewear.</p> <p>Consolidates administration/billing.</p> <p>Uses the VSP Choice network of nearly 101,000 national access points. Network includes community-based providers plus the most popular retail chains.</p>
Ancillary		
Ancillary services (for groups 100+)	Supplemental, Life and Disability products for additional protection through employer and voluntary coverage options.	Ancillary benefits that provide protection and peace of mind through life's transitions so your employees can stay engaged.

We're here to help you choose the programs
that are right for your employees' needs.
For more information, please contact your
producer or Asuris Sales.

Asuris receives an administrative fee for each HealthEquity Integrated
HSA. The fee allows for a high level of support and integration between
Asuris' health plans and HealthEquity health savings accounts.



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