



# Healthcare The Way You Deserve It

LifeX collects real-world health and lifestyle data to power national wellness research. Our Research Associates play a key role in turning everyday habits into meaningful health insights.



# About LifeX

LifeX Research Corporation is dedicated to enhancing global well-being by delivering actionable national health insights and wellness market statistics. Our mission is to bridge the gap between raw data and meaningful health solutions, providing businesses and healthcare professionals with tools to improve lives.

LifeX employs Research Associates (RAs) to provide information about their health and consumer habits. Members will complete activities in return for guaranteed payments from LifeX and are issued a small W-2 at the end of the year.

## 16 Plan Options

### Visit Limit Plans

- \$250 - \$1,500 Deductible Options
- Copay-Based Plan
- PHCS Network

### Major Medical Plans

- \$1,000- \$7,250 Deductible Options
- No Yearly Maximum
- Cigna or PHCS

### HSA Plans

- \$3,500 - \$5,000 Deductible Options
- No Yearly Maximum
- Cigna or PHCS

### LifeX offers affordable, quality coverage for people who:

- are looking for individual coverage
- are looking for family coverage
- are a small business owner
- are a traditional short-term client
- do not qualify for an ACA subsidy
- are an uninsured partner of a Medicare recipient
- are an individual up to age 64
- are a dependent up to age 26
- want to save money while maintaining quality coverage

*Not available in AK, HI, MD, MN, NH, OR, VT, WA*

## What It Means to Work With LifeX

When a member is hired by LifeX, they become a W2 part-time employee of our Health Data Company. Their primary role is simple: *to provide their personal health information by completing a quarterly Health Questionnaire*. This healthy health data helps us better understand wellness trends and predict potential future illnesses.

Because healthy individuals are often the hardest to collect data from, their participation is especially valuable. Members are compensated for each completed survey and will receive a small W2 at the end of the year for tax purposes.

# Plans At-A-Glance

16 Plan Options to Choose From



| Visit Limit - 500 Plan                                 | Major Medical - 4,900 Plan                             |
|--------------------------------------------------------|--------------------------------------------------------|
| \$500 / \$1,000 Deductible                             | \$4,900 / \$9,800 Deductible                           |
| \$9,200 / \$18,400 Out-of-Pocket Limit                 | \$9,200 / \$18,400 Out-of-Pocket Limit                 |
| PHCS Preferred PPO                                     | PHCS Preferred PPO or Cigna PPO Network                |
| \$0 Copay - Preventative Services                      | \$0 Copay - Preventative Services                      |
| \$0 Copay - Telemedicine (Primary, Urgent, and Mental) | \$0 Copay - Telemedicine (Primary, Urgent, and Mental) |
| \$50 Copay - Primary, Specialist, and Urgent Care      | \$25/\$40/\$60 Copay - Primary/Specialist/Urgent       |
| \$250 Copay - Emergency Services                       | 80/20 Coinsurance - Emergency Services                 |
| \$1,000 Copay - Hospital Admission                     | 80/20 Coinsurance - Hospital Admission                 |
| \$1,000 Copay - Inpatient Surgical Services            | 80/20 Coinsurance - Inpatient Surgical Services        |
| \$250 Copay - Maternity/Vaginal Birth                  | 80/20 Coinsurance - Maternity/Vaginal Birth            |
| \$500 Copay - Maternity/C-Section Birth                | 80/20 Coinsurance - Maternity/C-Section Birth          |
| \$0 Copay - Generic Drugs on Formulary                 | \$10 Copay - Generic Drugs on Formulary                |
| Not Covered - Preferred Drugs on Formulary             | \$90 Copay - Preferred Drugs on Formulary              |
| Not Covered - Non-Preferred Drugs on Formulary         | \$110 Copay - Non-Preferred Drugs on Formulary         |

VL Plans with deductibles from 250 - 1500. MM Plans with deductibles from 1000 - 7250 deductible options. HSA plan options available.

## Nationwide PPO Networks

  
PHCS Preferred Network

  
Cigna PPO Network

# Companies to Know

Key Partners and Supporting Companies



Insurance Carrier



Third-Party Administrator



Recruiting Entity



Marketing & Sales Support



Broker Support & Administration



Management Platform



Agent/Agency Support

Phone: 920-631-1413

Email: support@effectiveins.com

Web: www.lifexrecruiter.com

*"Founding members and partners of LifeX"*



Marketing & Sales Support

Phone: 847-380-0121

Email: support@effectiveins.com

Web: www.lifexrecruiter.com



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