



Valorem		Summary of Healthcare Services					4/25/2026 v1.0
Service Group	Service Name	Service Description	No Deductibles No Copays No Out-of-Pocket	Age Availability for Service	Visits Allowed Per Member Per Year	Rx Shipments Per Member Per Year	Additional Costs
Core 5	Primary Care	Members can proactively manage their health, leading to earlier intervention, more personalized care, and better health outcomes.	✓	3+	12	-	-
	24/7 Urgent Care	With 24/7/365 access, members can get the care they need when they need it, no matter the time or place.	✓	3+	12	-	-
	Mental Health	With 24/7 access to master level clinicians, members have real-time mental health support when they need it.	✓	12+	12	-	-
	Full Pharmacy Maintenance/Mail Order Medications	Our formulary offers 1,000+ generic medications delivered to the members home every quarter with a 90 day supply for free. It's covered by the membership.	✓	3+	-	12 More than 1 Rx can be combined in a shipment	Meds not included in (1,000 formulary) are sent to a pharmacy. Member use Rx discount card for savings of up to 80%.
	Physical Therapy	Virtual physical therapy is available to help with neck, back, knee, hip, shoulder, and elbow pain.	✓	16+ Minors treated with adult verbal consent	12	-	Additional 5 visits can be purchased for \$40

	Vision	A member may receive 1 virtual vision acuity test each calendar year to update or renew their vision prescription.	-	-	1	A 1-year supply of contacts in some cases for as low as \$10 after the discount.	You will receive an annual \$180 eyewear allowance and an annual \$180 contact lens allowance. Eyewear and lenses start as low as \$30 (after \$180 annual allowance) Eyewear prescription supplied by member's ophthalmologist.
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