

Frequently Asked Questions



Perpetual Health

DIRECT PRIMARY CARE

How do I enroll for Perpetual Health Direct Primary Care?

*Patients may enroll
themselves and their
dependants for P-Care
services online at
www.DirectPcare.com.
Select the “**Become a
Member**” tab to begin
the enrollment process.*

Become A Member

Perpetual Health Direct Primary Care (*or P-Care for short*) makes high quality primary care services **accessible** and **affordable** through a revolutionary healthcare services concept called direct primary care (DPC). Please review this information to learn if a P-Care membership is right for you.

1. What is Direct Primary Care? Direct Primary Care is an innovative primary care medical practice model being embraced by patients, physicians, employers, payers and policymakers across the U.S. The defining element of DPC is an enduring and trusting relationship between a patient and his or her primary care provider. In DPC, fee-for-service [insurance-based] payment processes are replaced with a **simple flat fee**. This empowers the doctor-patient relationship [vs. a process that requires insurance approval for care and charges co-pays] and is the key to achieving **superior health outcomes, lower costs** and an **enhanced patient experience**. (Source: <http://www.dpcare.org>)

P-Care’s extraordinary value—*in terms of high quality, old-fashioned healthcare and price*—makes P-Care a meaningful healthcare alternative for many individuals and families.

2. What kinds of services are included in P-Care? Your P-Care DPC physician is an essential part of your wellness team. He/she provides day-to-day healthcare services for almost all your routine medical and health care needs **as often as you need care and without co-pays**.

Perpetual Health Management LLC

P. O. Box 84277

Baton Rouge, LA 70884-4277

Phone (225) 228-1171

Web www.DirectPcare.com

Email MemberServices@DirectPcare.com

P-Care services typically include but are not limited to:

- + Same-day or next-day appointments for acute issues
- + Diagnosis and treatment of acute and chronic (long-lasting) illnesses
- + Promotion of general wellness through a wide range of preventive healthcare services
- + School, sports and camp physicals
- + Treatment of sprains and many injuries and lacerations
- + Wellness checks for children
- + Weight and nutrition
- + Diagnosis and treatment of depression, anxiety and sleep disorders
- + Stress management
- + Some lab tests and EKGs
- + Many vaccinations and injections
- + Tele-medicine opportunities (coming)
- + *Note: Services can vary by P-Care provider*

3. Is P-Care an insurance plan? No. P-Care is not an insurance plan. It does not participate in Medicare, Medicaid or any government or private healthcare program, plan or co-op.

4. Does P-Care accept insurance or file insurance claims? No, P-Care does not accept insurance or file insurance claims. P-Care's low membership fees are only possible because it operates outside insurance-based systems.

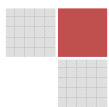
5. Who can receive P-Care services? Individuals and most family patients may (please call your P-Care provider's office if you have questions concerning any age group). Other family members can be added to your billing account at any time. P-Care does not refuse services to anyone of any age or health status.

6. Can I enroll my child but not be a patient myself? Yes. As a parent or legal guardian, you may enroll children without being a patient yourself. Please note that the monthly fees for children-only accounts might be somewhat higher. Parents may keep adult children ages 19-25 enrolled under their Family Plan.



7. What does P-Care cost? We are committed to making excellent primary care affordable. P-Care patients pay a flat-rate fee for comprehensive primary care services. Family rates are available. **Email or call us for fees in your service area or ask your P-Care provider.**

8. Can I receive a refund on my fee if I don't use available P-Care services or if I seek care infrequently or elsewhere? No. P-Care is available at your disposal throughout the life of your agreement. Most people need primary care during the year. However even if you don't experience any



Perpetual Health Management LLC

P. O. Box 84277

Baton Rouge, LA 70884-4277

Phone (225) 228-1171

Web www.DirectPcare.com

Email MemberServices@DirectPcare.com

acute medical issues we encourage you to have annual physicals and partner with your P-Care physician to maintain wellness through periodic checkups.

9. If I become seriously ill, will my enrollment fee increase? No. Fees will not change based on changes in your health condition or the number of times you see your physician. Fee rates *will* change when children move into the adult age bracket and/or as part of a pre-announced general fee change.

10. Are patients required to sign an agreement before becoming a P-Care patient? Yes, enrollment in P-Care services requires the signing of a written Patient Agreement between you and Perpetual Health Management, LLC (or PHM), which is a Louisiana-based healthcare management firm that manages and oversees administration of P-Care services.

The Patient Agreement form is available for preview online (download from website). Prospective patients will have adequate time to review the agreement and freely choose to enter into the agreement or refuse.

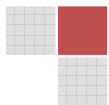


11. How long is a P-Care membership subscription? P-Care membership is purchased on an annual basis and is automatically renewed unless terminated. As a convenience to patients, payments may be set up for automatic monthly deductions through an ACH debit to your checking account or by credit card.

12. Can I terminate my membership at any time? If you are ever dissatisfied with your care or service, please let us know so that we can address your concerns. However you may terminate P-Care at any time and for any reason. The process is simple: You must request termination **in writing with 30 days' notice** to fully cancel your membership and to stop your billing cycle. If needed, call or email Member Services for help in terminating care. (Important notice: Re-enrollment incurs a \$250 re-enrollment fee.)

13. Can employee groups enroll in P-Care? Yes, companies can partner with P-Care physicians to deliver affordable, preventative primary care to their employees, typically at significantly less cost than through traditional comprehensive insurance policies. To learn how to utilize P-Care services for groups, reduce spending on premium costs and be ACA-compliant, please call a PHM account executive.

14. Who are the P-Care healthcare providers? P-Care healthcare providers—including physicians, nurse practitioners, physician assistants, dietitians and others—are experienced, highly trained, licensed professionals. Clinicians are specialists in various areas such as adult internal medicine, pediatric and adolescent medicine, women's health, diabetes and metabolic disorders, and more. Our directory of P-Care providers is growing monthly; call or email Member Services if you are looking for a P-Care physician in your area.



Perpetual Health Management LLC

P. O. Box 84277

Baton Rouge, LA 70884-4277

Phone (225) 228-1171

Web www.DirectPcare.com

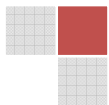
Email MemberServices@DirectPcare.com

15. Can P-Care fees be paid with funds from a HSA or HRA? Patients are advised to seek advice of a qualified tax professional concerning the treatment of a Health Savings Account (HSA) or their employer concerning a company-funded Health Reimbursement Account (HRA) related to direct primary care.

16. Do P-Care providers file insurance claims, verify insurance or collect data on insurance? No, we do not file insurance claims, verify insurance or collect data on any kind of healthcare insurance. However we highly recommend that patients procure wraparound insurance (also called “catastrophic care” or “major medical”) to pair with P-Care services, to minimize financial hardship in case there is a need for treatment outside the range of primary care services (i.e., surgery, hospitalization, emergency care, advanced imaging, hospital admission, etc.).

Have a question that is not answered here?

Call PHM during normal business hours, email Member Services or
Ask your P-Care provider.



Perpetual Health Management LLC

P. O. Box 84277

Baton Rouge, LA 70884-4277

Phone (225) 228-1171

Web www.DirectPcare.com

Email MemberServices@DirectPcare.com