



SMARTER, SIMPLER,
BETTER HEALTHCARE

MEMBER PLAN BOOKLET

YOUR WAIVED-OUT-OF-POCKET HEALTH PLAN

CARE STARTS AT \$0.
SUPPORT STARTS ON DAY 1.

WOOP Care gives you more than coverage, it gives you a **medical home**. With a **dedicated, clinician-led care team** that can handle most of your care and fully coordinates the rest, **you're covered from every angle (starting Day 1), at no cost to you.**



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YOUR WOOP CARE HEALTH PLAN

WELCOME TO WOOP CARE

A SMARTER HEALTH PLAN THAT PUTS YOU FIRST

HELLO,

We're excited to welcome you to WOOP Care, where your health comes first.

You deserve a health plan that works for *you*, not against you. That's why WOOP Care is built to remove the complexity, hidden costs, and delays that often come with traditional insurance. Instead, you get simple, accessible care that supports your health.

Here's what that means for you:

- **\$0 doctor visits through First Primary Care**
- **Hundreds of \$0 generic prescriptions with free home delivery**
- **\$0 Maintenance labs**
- **Savings on imaging, specialists, hospital stays, and more when coordinated through your care team**

WOOP Care is your health plan, with First Primary Care included, which will be your new medical home. You'll have a dedicated care team that knows your history, listens to your concerns, and helps you stay healthy. That means shorter wait times, same or next-day appointments, and genuine relationships with your providers.

You'll also enjoy:

- **Help navigating your care**
- **Personalized support with onboarding**

Let us manage your healthcare, so you can focus on living well.

Warmly,



GEETINDER GOYAL, MD

FOUNDER / CEO, WOOP CARE

CARE THAT'S ALL ABOUT YOU

BETTER CARE STARTS BEFORE YOU'RE SICK



Included within the WOOP Care Health Plan is **First Primary Care (FPC)**, which is your direct primary care provider – it's your connection to a dedicated care team that helps you save with coordinated, lower-cost care. FPC redefines healthcare with the increasingly popular **Direct Primary Care (DPC)** model.

You get **unrestricted visits, longer appointments, fast scheduling, and direct access to a trusted care team**—no copays, no long waits. DPC handles up to 65% of typical urgent care and doctor visits, helping you **avoid unnecessary ER trips and hospital stays**. With expert advice just a message away, you get care when you need it—quickly and conveniently. **It's all included.** Because staying healthy should be easier—and more affordable—than getting sick.



\$0 VISITS

(In-person or virtual, depending on location)



\$0 GENERIC MEDS & HOME DELIVERY



\$0 LABS



THE 4 PILLARS OF HEALTH

Our care focuses on providing support for you across the **4 Pillars of Health**:

- Sleep
- Nutrition
- Exercise
- Mental Health

These pillars are your strongest defense against the top threats to long-term health, what we refer to as the **4 Horsemen**:

- Metabolic Disease
- Heart Disease
- Cancer
- Dementia

YOU’VE GOT A WHOLE TEAM IN YOUR CORNER

FOR EVERYTHING BEYOND DPC, WE’VE STILL GOT YOU

Our care team doesn’t just treat you, we guide you through every step of your healthcare journey. At First Primary Care, our care teams will coordinate your care to ensure you get the support that you need. **By coordinating care through your medical home, you have access to savings on many healthcare services.**

SAVINGS ON:

✓ **SPECIALTY
MEDICATIONS**

✓ **SPECIALIST VISITS**

✓ **SURGERIES**

✓ **HOSPITAL STAYS**

✓ **IMAGING**

✓ **AND MORE!**
(When coordinated through your medical home)

REAL WORLD EXAMPLES OF HOW TO GET CARE

COMMON SCENARIOS

COLD / FLU	PRESCRIPTION REFILL
Open Spruce and send a message to your care team	Open Spruce and send a message to your care team
Your care team may do a phone/video call and may write a prescription	Your care team sends your prescription to either a Magic Pill or retail pharmacy
Most prescriptions are free through Magic Pill at any major retail pharmacy	Magic Pill meds are delivered to your home, retail drugs may have a copay

SERIOUS SCENARIOS

HAVING CHEST PAINS	IMMEDIATE EMERGENCIES
Open Spruce and send a message to your care team	Go directly to the ER
Your care team will do a video call and provide next steps	While waiting, open Spruce, and message your care team
If sent to the ER/Urgent Care, your care team will coordinate the process	We will send all available health information to the hospital, and help coordinate the process

CASH PAY, CARE-COVERED

WOOP CARE'S SECRET TO SAVING

With WOOP Care, most of your routine healthcare needs are covered at no extra cost. When you need care outside of your medical home, we've got your back. We'll guide you every step of the way. In most cases, we can get the cost completely waived. We take advantage of discounted cash pay pricing for providers by issuing virtual cash cards for those approved medical costs. This ensures you can pay at the time services are rendered.



WHY DO WE USE CASH PAY?

SAVES MONEY

When providers are paid upfront, they charge less. No surprise bills or insurance delays. We handle the payment directly, at a fraction of the typical insurance cost, so you pay as little as \$0 out of pocket.

SAVES TIME

Even better? Cash pay gets you in faster. No waiting on referrals or approvals. With WOOP Care, we send you a virtual cash card to pay the provider directly at the time of service, so you can get the care you need, fast.

- 1 REACH OUT TO YOUR MEDICAL HOME CARE TEAM THROUGH THE SPRUCE APP
- 2 YOUR CARE TEAM WILL HELP FIND A TRUSTED, PRE-SCREENED PROVIDER
- 3 WE'LL ISSUE A VIRTUAL CASH CARD AND SEND IT TO YOU IN THE SPRUCE APP
- 4 STATE THAT YOU'RE PAYING AS SELF-PAY & USE YOUR CASH CARD
DO NOT PRESENT YOUR INSURANCE ID
- 5 SUBMIT YOUR RECEIPT
FOR CARE OVER \$500, REQUEST AN ITEMIZED RECEIPT (A CREDIT CARD RECEIPT IS FINE IN THE MEANTIME)

LET'S GET YOU SET UP

EASY ONBOARDING

DIGITAL & SEAMLESS

- ✓ Fully digital enrollment
- ✓ Receive instant access to care
- ✓ Dedicated onboarding with the WOOP Member Experience Team
- ✓ Helpful resources to learn more about using your plan through our Member Portal

WATCH OUR
**ONBOARDING
VIDEO**



STEP 1

Access Your Member Portal

TAKES ESTIMATED:
⌚ **5 MINUTES**

- Once your WOOP Care Health Plan is active, you will receive a confirmation email and text message containing a link to activate your account and access your member portal.



STEP 2

Download Spruce

TAKES ESTIMATED:
⌚ **3 MINUTES**

- In the Member Portal, there are quick links to download Spruce, our secure, direct messaging app that connects you to your care team.



STEP 3

Health Intake Form

TAKES ESTIMATED:
⌚ **7 MINUTES**

- You can fill out your Health Intake Form from the link in your Member Portal. This helps us understand your medical history and specific health needs—so we can deliver the most personalized, effective care possible.

LET'S GET YOU SET UP

DOWNLOADING SPRUCE



1

Download the App Using Our Provider Link



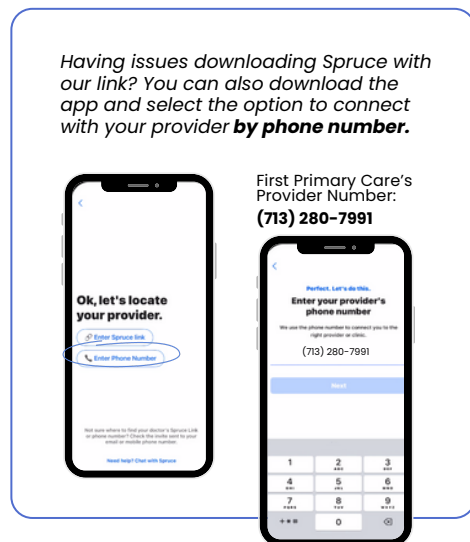
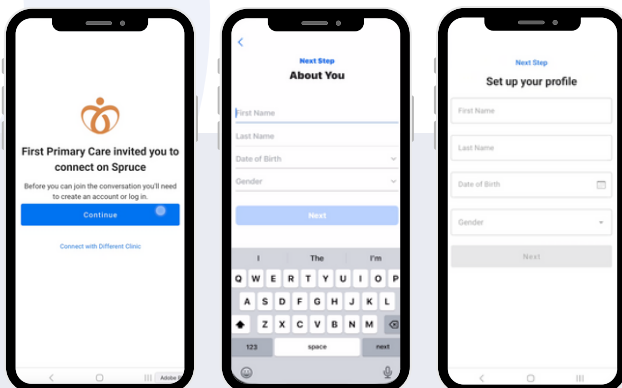
Spruce.care/FPCMedHome

This will ensure that you're connected with First Primary Care.

2

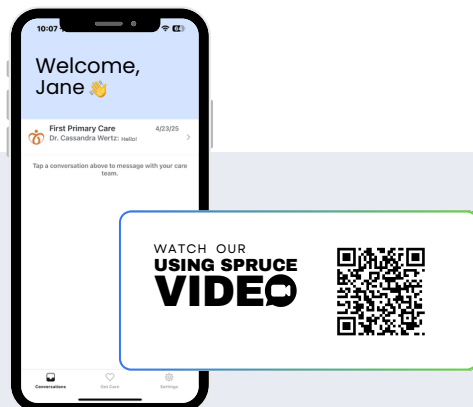
Setup Your Profile

Tip: Make sure to use the same contact information that you provided during Open Enrollment. This is how Spruce matches your patient profile.



3

Now You're Ready to Use Spruce



YOUR WOOP CARE HEALTH PLAN

SKIP THE WAITING ROOM

FROM TEXT TO TREATMENT



THE WOOP CARE HEALTH PLAN CONTAINS A BUILT-IN CARE PROVIDER, FIRST PRIMARY CARE, WHICH OFFERS HIGH-QUALITY, RELATIONSHIP-BASED PRIMARY CARE BENEFITS.

- **Message your provider directly** via Spruce
- Your **clinician-led care team** manages all cost containment strategies
- Your **WOOP Care team navigates the health system for you**

WHAT'S INCLUDED?



\$0 cost to see your **dedicated** concierge primary care team



Unlimited visits via text, call, video or in-person



Same-day or next-day appointments & responses



No rushed visits, just real care and attention

Google
Reviews ★★★★★
5-STAR RATINGS
ACROSS ALL LOCATIONS

MEMBERS IN 20+ STATES ACROSS
THE U.S AND GROWING



READ MORE
REVIEWS



WOOP, THERE IT IS

YOUR QUESTIONS ANSWERED



ALL ABOUT THE HEALTH PLAN

What is WOOP Care?

WOOP Care stands for Waived Out Of Pocket—because we help get most of your out-of-pocket costs waived when care is coordinated through us.

- **Unrestricted primary care visits** with your **dedicated care team** at First Primary Care
- **Over 1,000 free generic medications, delivered to your door**
- **Same-day or next-day appointments**
- **Free preventive care** to help catch early signs of heart disease, dementia, and cancer
- **Support for your overall health**—sleep, nutrition, exercise, and mental health
- **Waived costs** for lab work, specialists, imaging, and even surgeries—when coordinated through us

What's the Process for Getting Care?

- **Simply start by messaging your dedicated care team** at First Primary Care
- For care outside of your medical home, you can receive a virtual cash card

What is Included in My Health Plan?

A health plan is only as good as the care members receive. That's why WOOP Care includes Direct Primary Care (DPC) through **First Primary Care**. Real, **relationship-based healthcare with no barriers to access**.

Our WOOP Care plans also include a pharmacy benefit, so you can get **hundreds of free generic medications with free home delivery**. Your First Primary Care dedicated care team can easily confirm prescriptions with you, and have them ordered. You will receive a message to verify your information prior to any prescriptions being dispatched.

What Do We Mean By "Coordinated Care"

Our plan isn't about "in-network" or "out-of-network," it's about whether your care is coordinated with us or not. You're free to see any provider, no restrictions. But to get the best savings, you need to work with us to coordinate your care. We'll help by finding the right doctors and setting up appointments, so all you have to do is show up. If you don't coordinate your care through us, your care might not be covered—and you could end up paying out of pocket.

WOOP, THERE IT IS

YOUR QUESTIONS ANSWERED



FIRST PRIMARY CARE

How Do I Start Using First Primary Care

Once your WOOP Care Health Plan is active, you will get an email and a text with a link to access your member portal. From there, you can download Spruce, our secure, direct messaging app that connects you to your care team. You can also fill out your Health Intake Form.

How Does First Primary Care Work with My Health Plan?

You now have access to unrestricted access to a dedicated care team that you can contact for any health needs. Once you complete the onboarding process for First Primary Care, you are assigned to your own dedicated physician-led care team. They're available wherever and whenever you need care.

Do I Have to Stop Seeing my Doctor?

Not all all, but in many cases, First Primary Care is going to be faster and cost effective. You just have to keep in mind that if you don't want to utilize First Primary Care, you will be subject to your plan's copays, deductibles, or coinsurance based on your health plan.

Can I Contact My Care Team After Hours?

When you send a message through the Spruce app, it'll ask if it's urgent. If it is, your provider gets notified right away. That's why it's so important to finish your onboarding with First Primary Care—so you can be connected with your dedicated care team.

What if I Need a Specialist?

Don't worry, our care team is here to guide you every step of the way. At First Primary Care, we don't just treat you, we coordinate your care to make sure you get the right support. That includes helping you find the right specialist, scheduling the appointment, and unlocking savings along the way. By coordinating through your medical home, you get better care—and better prices.

How Do You Choose Providers Worth Referring To?

Our referral network is built with care—not bought. We look at a provider's training, experience, reputation, pricing, and how easy they are to work with. We also consider how they treat our members and your personal preferences to make the best match.

YOUR WOOP CARE HEALTH PLAN



WE'RE SO GLAD YOU'RE HERE

Thank you for being part of the WOOP Care family. We're grateful you chose us to be part of your care.



HAVE QUESTIONS? WE'RE HAPPY TO HELP!

MEMBERSHIP / ELIGIBILITY



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CARE COORDINATION



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