

YOUR ASSOCIATES DESERVE BETTER OPTIONS!

If you could help your employees and company reduce overall costs or offer a better benefit package would you take ten minutes to find out how?

Copays, deductible and coinsurance increases are now commonplace in most health plans...

Over 66% of employees live paycheck to paycheck and do not have the money to pay these costs.

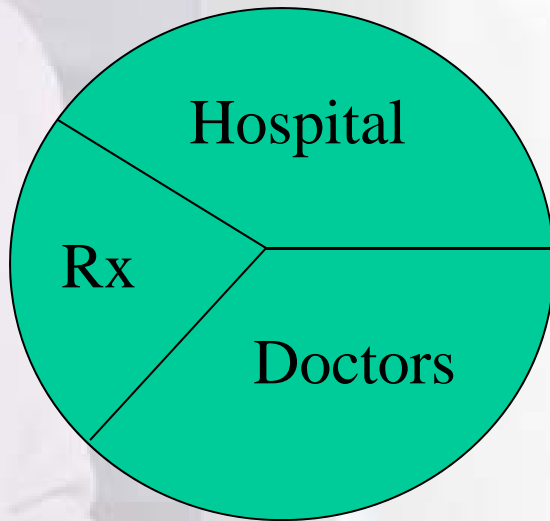
You do not want to ask them to pay more but you have limited options not too...



“Insanity : Doing the same thing over and over again and expecting different results ”

By Albert Einstein

Traditional



Non-Traditional

Hospital, Rx and Doctors with higher copays & deductibles.

Plus

**TOTAL SOLUTION
GAP INSURANCE**



Duplication of this presentation is prohibited.

Have your cake and eat it too!



Reduce health premiums and renewal costs while increasing benefits!



- No need to change current healthcare company
- Guaranteed issue covering all pre-existing conditions
- Supplemental plan premiums are not based on age
- Can be customized to just about any type of program
- Standard health plan renewal rates based on lower cost high deductible plan with less first dollar claim expenses.

Maintain 100% Coverage

Current Plan

Doctor's Copay	\$20
Emergency Rm	\$100
Hospital	100%
Rx Copay	50%

Low Cost Base Plan

Doctor's Copay	\$25/\$50
Emergency Rm	\$100
Hospital	\$500 5/days
Rx Copay	50%

	Old Premium	New Premium	Savings
Single	\$362	\$246	\$116
H/W	\$655	\$436	\$219
P/C	\$772	\$517	\$255
Family	\$1092	\$728	\$364

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ospital Gap Insurance

Pays hospital related expenses not covered by comprehensive health plans.

Hospital related exposure.

Mental Health expenses included.

Covers maternity care.

Can cover outpatient facility charges and/or diagnostic services.

Pays based on treatment regardless of other insurance.



Supplemental Insurance Benefit XYZ Company

- 100% coverage for the 1st ten personal care doctor's visits.
- 100% inpatient hospital coverage.
- \$100 for the first Major Diagnostic test.
- Optional supplemental diagnostic coverage or prescription coverage.

Doctors	\$30 1 st 10 visits
Hospital In-patient	\$500 1 st 10 days
Out-patient Facility	Not Included
Diagnostic	\$100 per test (1 test per person)

This is an example and many other options exist including prescription expenses.

Doctor Gap Insurance.

Pays \$30 each office visit to a personal care physician or specialist.

Any remaining dollars are paid to the insured.

If your PCP copay is \$25 the doctor can be paid directly and you are paid the \$5 excess.

Doctors commonly submit claims and you do not do any paperwork when services are rendered.





Added Features

- \$500 per day, per person for stays in a substance abuse facility (10 day maximum per calendar year)
- \$1000 in-patient hospital payment, per person for Intensive Care Unit (10 days maximum per calendar year)
- \$250 per day, per person for stays in a mental health facility (10 days maximum per calendar year, 180 days per lifetime)
- \$250 per day, per person for stays in a nursing facility (only if following a covered hospital stay of at least three consecutive days and the insured is under age 65); maximum 60 consecutive days per stay.
- Maternity care is covered as any other condition.
- No Deductibles or Copays.

Compounded Benefits

Example on how this works.

Say you were in an accident and you spend 3 days in intensive care then had 10 days in ordinary semi-private room followed by 30 days in a nursing facility for rehabilitation.

Note that benefits are paid regardless of health insurance cost sharing. The same benefit would be paid for an in-network or out-of-network facility based on the diagnostic code.

Your Insurance plan wants you	
to pay \$500 a day for the first 5 days.	

\$2,500 for the entire treatment	
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Your supplemental plan will pay	
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\$1000 for the 3 days or \$3,000	
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\$500 for 10 days or \$5,000	
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\$250 a day for 30 days or \$7,500	
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\$15,500 for the treatment	
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No one wants to go into the hospital	
but it is nice to know you will have a	
few extra dollars to offset other bills.	

This is just an example.

Motivate with 1st Dollar Funds

Savings using the 21st Century Total Solution

<u>Status</u>	<u>Current Cost</u>	<u>New Plan Cost</u>	<u>Monthly Savings</u>	<u>Total Solution</u>
Single	\$362.00	\$246.00	\$116.00	\$32.63
H/W	\$655.00	\$436.00	\$219.00	\$69.53
P/C	\$772.00	\$517.00	\$255.00	\$53.28
Family	\$1,092.00	\$728.00	\$364.00	\$96.80

Description and Features

Current Plan: \$20 Copay 100% Hospital

New Plan: \$25/\$50 Copay \$500/5 days Hospital

<u>Benefits</u>		<u>Total Solution</u>	
	Doctors	\$30.00	10 visits
Inpatient	Hospital	\$500.00	10 days
Out-Patient	Hospital	NA	
Major	Diagnostic	\$100.00	
Prescriptions		None	

<u>Monthly</u>	<u>Total Group Savings Based on Census</u>	<u>Employer Funded</u>	<u>Annual Total</u>
	New Health Plan Only	\$2,073.00	\$24,876.00
	Using The Total Solution	\$1,556.00	\$18,672.00

Note that both supplemental programs can be offered on a voluntary basis.

Employee can deduct the cost on a pre-tax basis reducing their cost by typically a third.

- Employees will be glad to contribute to the cost of health premiums if they see a reduction of costs for services.
- The higher sharing healthcare plans have the smaller rate increases.
- The total solution supplemental plan is not age banded and will not increase based on changes in your group's demographics.

Help Your Management Out

Management can have a customized benefits plan using our supplements.

Not displayed on W-2

Supplement pays in or out-of-network based on service.

Not subject to Cadillac benefit rules under Obamacare

Tax free by using Section 162 executive bonus on premium and any tax.

A minimum of 5 employees need to participate in any one plan design.

Completely Discriminatory





It's Time For Change in 2011!



Motivate your employees with incentives!

Strategy 1: Use Supplemental Insurance to fill healthcare gaps!

- 1. Employer implements base plan plus Total Solution offering employees first dollar coverage for most services.**
- 2. Employer asks employees to contribute to their health plan on a pretax basis because they will not have any expense in most situations when accessing care. Pre-tax deductions reduces their actual cost by 25%.**
- 3. Additional supplemental benefits can be introduced such as disability protection or life insurance to offer employees financial protection from accidents and sickness.**

“Are you really getting the most for your money?”

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1 Stop Benefits, Inc.

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- ✓ Creative Quoting Options
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- ✓ Cobra Administration
- ✓ Section 125 POP Plan
- ✓ Supplemental Portable Insurance
- ✓ Access to the CCHR HR Web Site
- ✓ Dedicated CSR
- ✓ Custom Benefits Website

Current Broker

- Custom Benefit Books
- Creative Quoting Options
- One on One Enrollments
- Cobra Administration
- Section 125 POP Plan
- Supplemental Portable Insurance
- Access to the CCHR HR Web Site
- Dedicated CSR
- Custom Benefits Website

“Are you really getting the most for your money?”

Call 800-662-3982 ext 1 for a non obligation customized proposal.