

WHAT IS THIS PROGRAM ALL ABOUT (WRAP)

We have developed this and other sites to help employers expand benefits to employee while not adding to the company's overhead or out of pocket costs. Larger companies and unions have adopted our mythology to address both changes in the health care market and futures changes as healthcare reform laws are implemented. All products conform to the federal laws and deviations addressing any state laws are handled by private labeling the websites to a particular employer at no cost.

The basis of this program allows health insurance costs to be reduced while restructuring your benefits to entice employees to shop for lower cost services. Choice of providers is expanded to both in-network and out-of-network providers and facilities. Our concepts can revolutionize your benefit programs to the 21st Century. .

This particular site was designed to fill the gaps in most health insurance programs. As premiums have increased, most employers have raised copays and deductibles (cost sharing) for all services in our out of network. Many employers offering comprehensive health plan pay a bundle when they could have a richer benefit program with an average \$1000 less in cost per employee.

Our concept changes total perceptions on what medical services cost. Employees can have cash incentives to use our online tools to take advantage of medical services and prescriptions that cost far less in the same geographic area in which they live. We can show them how a simple surgery can have a 300% difference in cost just within a 3-mile radius and give them a reason to shop not only quality but price.

Stop tearing down morale each renewal and take advantage of an employer paid or voluntary solution for your dedicated staff. If you are not a decision maker at your company print these pages and pass give this to the right person, save not only on any premium contributions but also your after-tax expenses on all the copays and deductibles, and related out of pocket expenses.

EMPLOYER AND BENEFITS MANAGERS NEED TO TAKE NOTICE

We all know the reporting of benefit costs, the counting of participants and waivers will start January 1. Now you must comply with both stated and federal laws in offering employees benefits which could result in negative consequences. Our concepts can solve many issues pursuant to the future health care reforms laws. The current Affordable Care Act states that every participant will have \$6000 of out of pocket costs in every plan and the only difference in plans will be how quickly you meet your maximum out of pocket costs and if you will receive subsidized premiums and off sets on cost sharing based on your income from the coverage starting in 2014. [Click here](#) to download an 11-page summary of the current laws by the Kaiser Foundation.

Things to Keep In Mind Regarding Healthcare Reform

Employers	Employees (Including Part-time and Seasonal)
All employees count towards determining eligibility	Group plans do not entice employees to shop for lower medical costs
Groups Under 30 will not have any penalties	Our programs can pay employees to shop for lower costs services
The I.R.S. is hiring thousands of agents to monitor compliance	Our Program complies with healthcare reform laws.
You must update your Premium Conversion Plans now	We know how to help the currently sick employees individually
You will be competing with outside exchange plans when fully implemented	Employee pre-existing conditions will have no affect on base rates
You will have an administrative and legal expense to comply with the laws and directives.	Basic plan costs can be as low as \$164 a month no matter what the age
It is estimated that as many as 1 in 4 employers will stop offering group	Wider selection of products with a choice of insurance companies

Your really have nothing to lose for checking the plans out. However, we require you to register on any of our sites initially to protect proprietary information and concepts of which we are in the process of copywriting. We consider all this material as proprietary and duplication of these concepts is strictly prohibited.

GO TO www.21stCenturyInsuranceWrap.com

Common Questions:

- An automatic response with Username and Password is sent when you register to access health plan details.
- A minimum of 5 employees must enroll in anyone plan design.
- No email or address information will be sold or used by any other entity.
- In combination, our plan offers 100% coverage for most services and a lower cost than most other plan options.
- The supplemental plan pays cash benefits based on type of treatment regardless of network.
- The supplemental plan benefits can be assigned to any doctor or facility with your authorization.
- The benefits for the supplemental plan work independently of any group or individual health plan.
- Any supplemental plan can be purchased without the health plan.
- Our concept can be used with individual health plans based on the employee's residence. .
- The Smart Savings Marketplace, Vision, Prescription and Hearing Program are given to all that consider our offer.

Bookmark the options page and save the password to avoid the registration page in the future.

**Please call 1-800-662-3982 or Email Sales@1StopBenefits.com
if you have any questions after registering.**