

Your struggle is over.

It's here. A trouble-free way to find health insurance for your employees.



- Set number of plans
- Discounted rates
- Cigna National PPO Network
- No participation requirements
- No enrollment mandates



- 1-5 employee groups can choose 1 plan
- 6-10 employee groups can choose 2 plans
- 10-20 employee groups can choose 3 plans
- 25-50 employee groupd can choose 4 plans
- 50+ employee groups can choose 5 plans



Q: Who is eligible?

A: Member companies in good standing (per bylaws) may join the Health Plan. The benefits are offered to you, your employees and their dependents.

Q: What is the process? How does it work?

A: All enrolling members will submit a PHQ (Personal Health questionnaire). The PHQ's are collected through a secure portal and dropped into a HIPAA compliant database. The PHQ is a summary of your health history. Utilizing the combined history of an organization's population, customized rates can be formulated.

Q: How much does it cost?

A: The cost is determined after the census gathering portion of the process. There is no way to determine exact rates until the stop loss carrier can see a sample of the groups. But, we have traditionally seen rates anywhere from 10% - 25% LOWER than the marketplace for comparable products. We also implement a tiered rating system for the plan that helps reach a majority of the groups.

Q: How long are the plans and rates offered by the Health Plan valid? Can my coverage be canceled at any time?

A: Plans and rates are good for one year from the initial offering date. Once launched, the Health Plan cannot cancel the coverage during the plan year. Groups will receive advance notice of changes or termination upon renewal, as state and federal laws require.

Q: What networks are available to plan members?

A: Cigna Network - PPO:
<https://hcpdirectory.cigna.com/web/public/-consumer/directory/search>



1500 Classic **2500 Classic** **3500 Classic** **3500 HSA** **5000 HSA**

Network	Cigna	Cigna	Cigna	Cigna	Cigna
Deductible, Individual	\$1,500	\$2,500	\$3,500	\$3,500	\$5,000
Co-Insurance (In Network)	80%	80%	80%	80%	80%
Office Visit PCP	\$40	\$40	\$45	20% after ded.	20% after ded.
Office Visit Specialist	\$80	\$90	\$90	20% after ded.	20% after ded.
Out-of-Pocket (individual)* <small>*Includes deductible</small>	\$7,350	\$7,350	\$7,350	\$6,550	\$6,550
Lab / Radiology / Imaging	20% after ded.	20% after ded.	20% after ded.	20% after ded.	20% after ded.
IP Hospital Services	20% after ded.	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Urgent Care	\$80	\$80	\$90	20% after ded.	20% after ded.
Emergency Room	20% after ded.	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Ambulance Services	20% after ded.	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Home Health Care / Hospice	20% after ded.	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Freestanding Outpatient Facilities	20% after ded.	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Medical Equipment / Disposable Supplies	20% after ded.	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Outpatient Mental Health	\$40	\$40	\$45	20% after ded.	20% after ded.
Inpatient Mental Health	20% after ded.	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Outpatient Rehab	\$80 Copay - 20 visits	\$80 Copay - 20 visits	\$90 Copay - 20 visits	20% after ded.	20% after ded.
Inpatient Rehab	20% after ded.	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Wellness Visit	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
Pharmacy Benefit	\$15 / \$45 / \$85	\$15 / \$45 / \$85	\$15 / \$65 / \$100	\$15 after ded. \$65 after ded. \$100 after ded.	\$15 after ded. \$65 after ded. \$100 after ded.
Employee	\$680.59	\$626.47	\$548.74	\$477.13	\$458.05
Employee + Spouse	\$1,361.17	\$1,252.93	\$1,097.46	\$954.25	\$916.08
Employee + Child	\$1,225.05	\$1,127.64	\$987.72	\$858.83	\$824.48
Employee + Family	\$2,041.76	\$1,879.41	\$1,646.20	\$1,431.38	\$1,374.13

This provides only a summary of your benefits. All services described within are subject to the definitions, limitations and exclusions set forth in each insurance carrier's or provider's contract. Prices illustrated are base rates as of 1/1/23 and subject to change. Final rates are determined after underwriting.