



Creating National Health Reform Strategies... Today!



1. The “Future” of Employee Benefits
2. The “New Technique”
3. The “Advantage”

Our Goal:

We Follow Four Steps To More Effective Insurance

1. **Save you Money**- you can expect savings of up to **\$1,000** per employee annually.
2. **Improve your Benefits** – Eliminate most deductibles and coinsurances
3. **Reduce HR Department Workload** - FREE 24/7 employee communication website
4. **Retain Insurance Carrier**



- Health Insurance Product and Marketing consultants to Employers and Health Insurance agents across the country
- Over 17 years, built Michigan's 3rd largest Blue Cross Producing Insurance Agency
- Success based on saving money, improving benefits and developing a cutting edge employee communication system.
- Often depicted as “Contrarians, Innovators”

Richard E Chelten, CLU, ChFC, RHU, MBA



About Your Company

Lets say I am a new employee at your company

What benefits do I get?

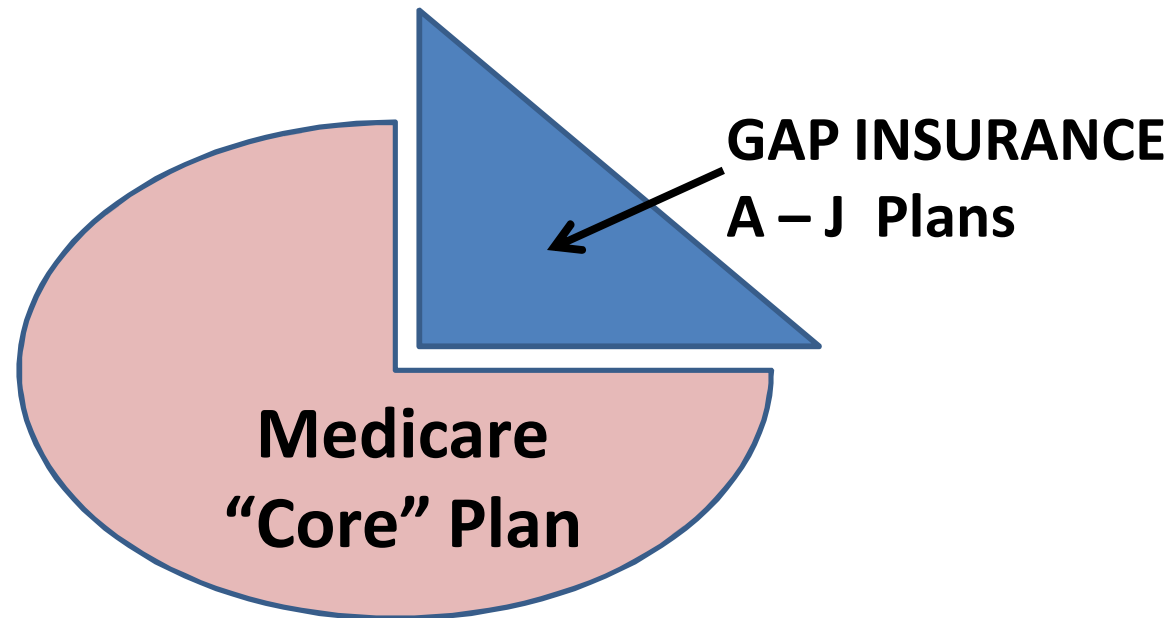
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- Insurance Company
 - Type of Plan
 - Employee contributions
 - Renewal Date
 - Current Agent



National Health Care Reform 2014 - 2018

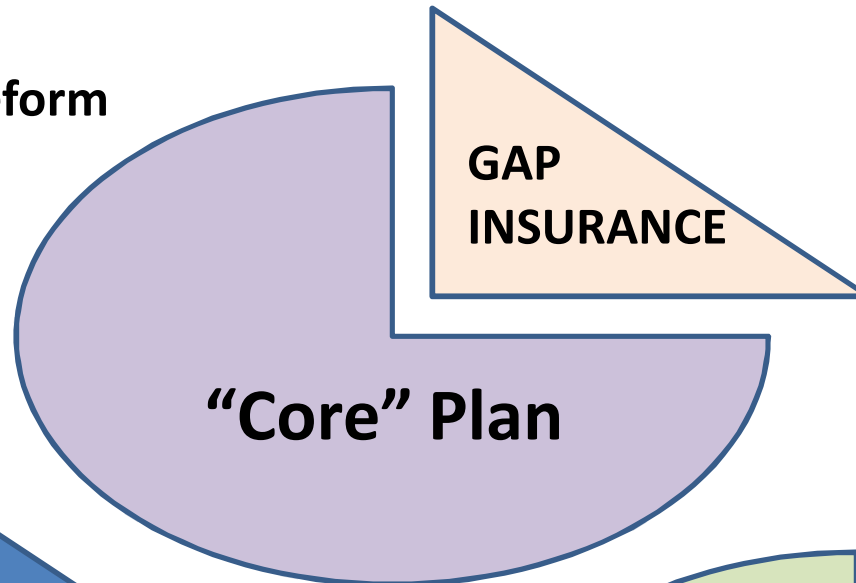
What Will National Health Care Look Like ??

- Most experts suggest Medicare model - Core + Gap coverage
- GAP plans A – J available to fill “holes in coverage”



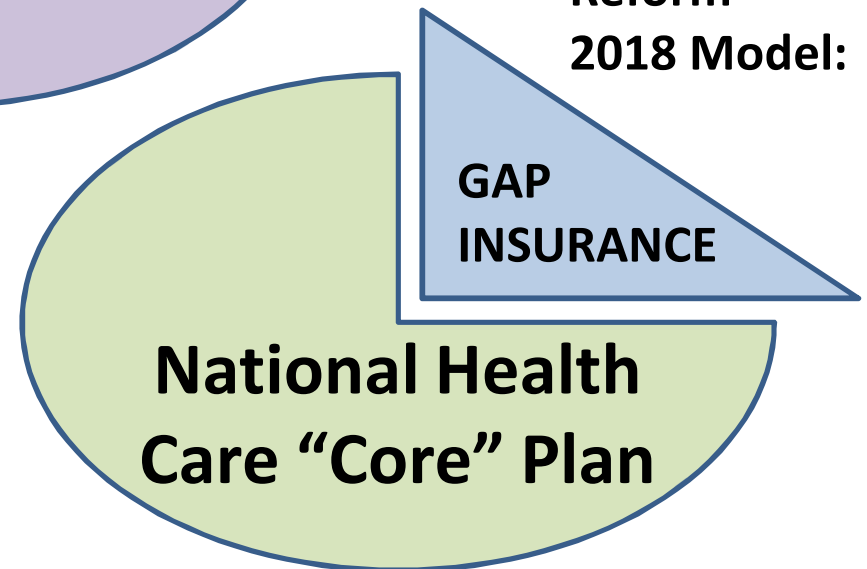
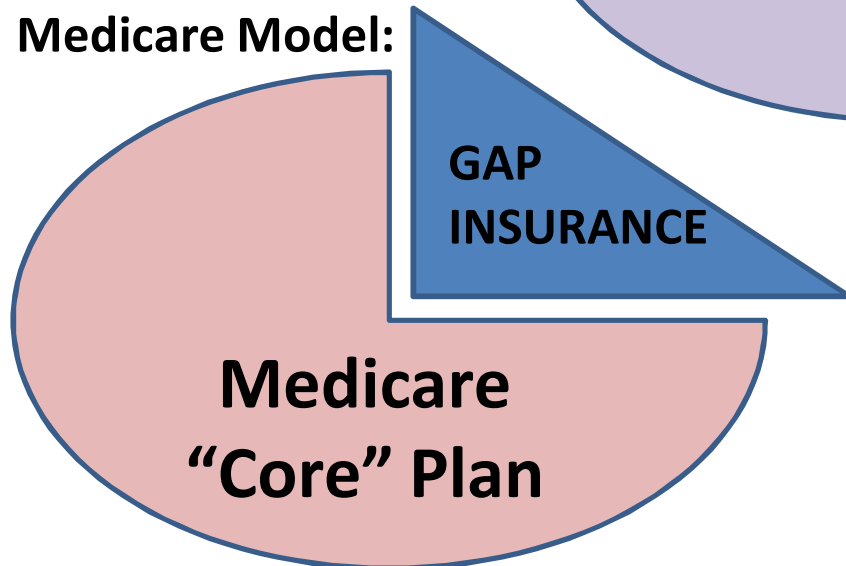
OUR STRATEGY: Bring the benefits of National Health Care to your company

**National Health Reform
TODAY Model:**



**National
Health
Reform
2018 Model:**

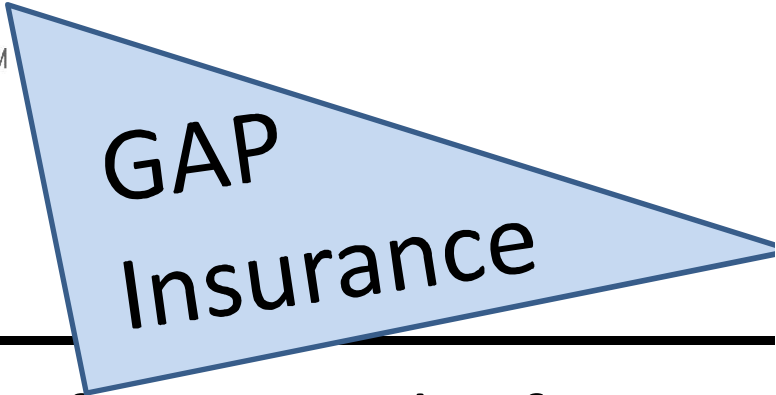
Medicare Model:



the GroupSaver™

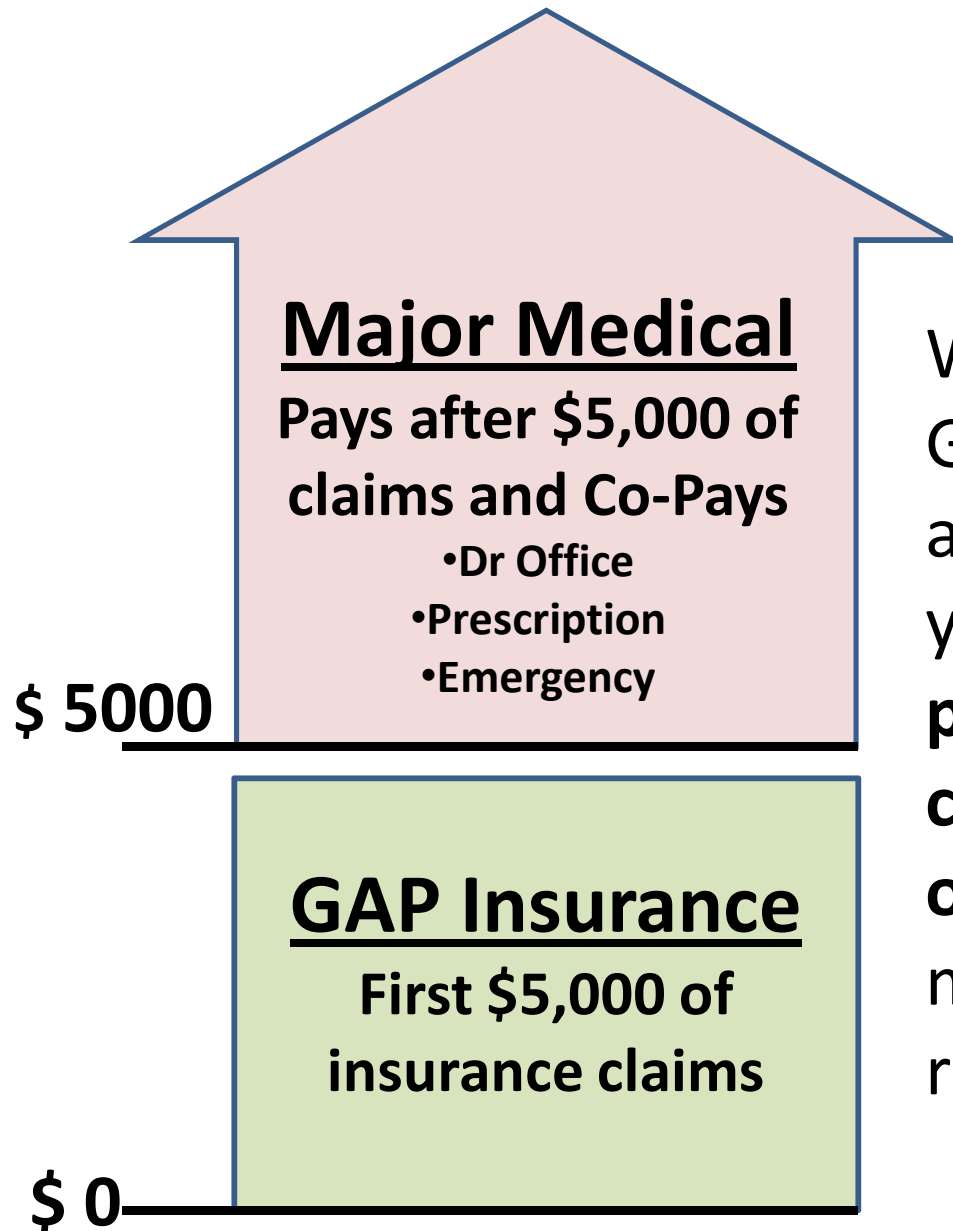


GAP Insurance



- Our GAP Insurance plans pay for up to the first \$5000 of inpatient/outpatient services
- 91% of average yearly claims are under \$5,000
- Major Medical plan's financial responsibility is greatly reduced, therefore rates plummet
- Major Medical plan covers Dr. office visit co-pays, prescription co-pays, and emergency room co-pays.
- Sum of GAP premiums + Major Medical = significant savings

Suggested Benefit Levels



We suggest pairing a \$5,000 GAP health insurance plan with a \$5,000 deductible plan from your current carrier. **The GAP plan handles payment of your claims for up to the first \$5,000 of health insurance bills.** Your major medical plan covers the rest of the claims.

How GAP Insurance can immediately benefit your company

- Eliminate company's risk from self insuring or wrapping your plan
- Eliminate the deductibles and coinsurances that your employees must face
- GAP rates have not risen in 9 years. Eliminate fears of annual rate increases
- Get PPO benefits for the price of HMO benefits
- Save money!

Benefits At A Glance

Office Visits	Plan I - CB 15/0	GAP Benefits	CB/15 & GAP
Primary	\$30 Copay	N/A	\$30 Copay
Specialist	\$30 Copay	N/A	\$30 Copay
Annual Checkups	\$30 Copay	N/A	\$30 Copay
X-Ray	100% covered after deductible	\$5k Single/ \$10k Family	First Dollar Coverage
Lab Tests	100% covered after deductible	N/A	100% covered after deductible
Chiropractic & Physical Therapy	\$30 Copay	N/A	\$30 Copay
Mental Health (limitations apply)	50% covered after deductible	N/A	50% covered after deductible
Hospital - In & Out-Patient Services			
Deductible per Calendar year	\$5,000 - 2 Per Family	No Deductible - GAP covers first \$5,000 of Inpatient/Outpatient services 2 per family	First Dollar Coverage
Per Occurrence Deductible	InPatient: \$0, OutPatient: \$0	\$0	0
CoInsurance %	0% after deductible	N/A	None
MRI's - CT Scans - PET Scans	100% covered after deductible	\$5k Single/ \$10k Family	First Dollar Coverage
Emergency Room	Copay \$50	N/A	Copay \$50
Urgent Care	\$50 Copay	N/A	\$50 Copay
Out of Pocket:	\$5,000 Single, \$10,000 Family	Covers 1st \$5k for Single and 1st \$10k for family of Inpatient/Outpatient services	\$0, less any carrier exclusions
Prescription Drugs	Covered - Tiered Copays	N/A	Covered - Tiered Copays

Additional Benefits

BONUS COVERAGE: GAP Accident Benefits - Paid Directly To Employee

Any Doctor Visit Within 96 Hours	\$200	Burns	\$840 - \$16,800
Follow Up Treatments	\$30 (3x)	Lacerations	\$56-840
CT Scan, MRI, or EEG	\$320	Major Surgery	\$2,100
Initial Hospitalization	\$150	Prosthetic Devices	\$1050 - \$2,100
Fracture	\$560 - \$8,000	Transportation	\$840
Physical Therapy	\$30 (10x)	Dislocation	\$240 - \$6400

BONUS COVERAGE: Critical Illness Benefits - Paid Directly To Employee

End Stage Renal Failure	\$5,000	Cancer	\$5,000
Major Organ Transplant	\$5,000	Stroke	\$5,000
Heart Attack	\$5,000		

Example 85 Person Company

Before

CURRENT PLAN CB2			
CENSUS	MEDICAL		TOTAL
75 Emp	410.00		410.00
4 & Spo	925.00		925.00
6 & Fam	1,110.00		1,110.00
85	41,110.00		41,110.00

After

BCBSM 15/0 with \$5000 Deductible and \$5000 GAP			
CENSUS	MEDICAL	GAP	TOTAL
75 Emp	234.36	89.23	323.59
4 & Spo	528.24	175.77	704.01
6 & Fam	633.00	256.68	889.68
85	20,877.16		32,423.31

	Monthly	Annual	Annual Savings
Current Plan	\$41,110	\$493,320	
Gap Plan	\$32,423	\$389,080	\$104,240

Example 168 Person Company

Before

CURRENT PLAN			
CENSUS	MEDICAL		TOTAL
101 Emp	424.27		424.27
32 & Spo	954.63		954.63
35 & Fam	1,145.54		1,145.54
168			113,493.33

After

BCBSM \$5000 Deductible and \$5000 GAP			
CENSUS	MEDICAL	GAP	TOTAL
101 Emp	253.76	89.23	342.99
32 & Spo	570.97	175.77	746.74
35 & Fam	684.17	256.68	940.85
168			91,467.38

	Monthly	Annual	Annual Savings
Current Plan	\$113,493	\$1,361,920	
Gap Plan	\$91,467	\$1,097,609	\$264,311

Have We Delivered On Our 15 Minute Presentation?

- How To Save Money
 - How To Improve Benefits
 - How to do both and remain with your current carrier?
-

Yes!

Next Step – We Will Deliver Numbers Specific To Your Company

The next step is you will receive a
“no-obligation” GAP proposal.

Information we need is what you usually provide for
health quotes:

- Employee census with age and family status
- Current health insurance carrier billing statement.
- Current plan design information sheet.
- Letter allowing us to obtain a quote from your carrier.

We email this information list to you and attach a sample “request for quote” letter to your specific Insurance carrier. We will have a representative agent visit you to pick up this material at a convenient time for you.

Questions?

