



THE GROUPOSAVER

Information needed to provide a GROUPOSAVER quote

Customer Name: _____

Effective Date: _____

Agent Name: _____

	Renewal Plan Design	Proposed Plan Design
Health Plan Name		
Health Carrier Name		
Deductible		
<i>In Network</i>		
<i>Outside Network</i>		
Co-Insurance		
<i>In Network %</i>		
<i>Network Maximum Out of Pocket</i>		
<i>Outside Network %</i>		
<i>O/S Network Maximum Out of Pocket</i>		
Co-Payments		
<i>Office Visits</i>		
<i>Specialist Visits</i>		
<i>Urgent Care Visits</i>		
<i>Emergency Room Visist</i>		
<i>Diagnostic (Imaging Tests)</i>		
<i>RX</i>		
Monthly Rates		
<i>Renewal Increase over 2009</i>		
<i>Employee</i>		
<i>Employee & Spouse</i>		
<i>Employee + Children</i>		
<i>Family</i>		
<i>Family Continuation</i>		

Attach a census with DOB & Family Status : (Employee = EE, Employee + Spouse = ES

Employee + Children = EC, Family = F, Family Continuation = FC

rev 06.03.2010

Fax/ email to Chelten Benefits Group F 248-464-6544 Office 248-464-6544

RFP@CheltenBenefitsGroup.com

“GAP” insurance sales opportunities.

Remember, the strategy behind GAP plans is to increase deductibles as high as possible (\$5-10k), then insert GAP insurance to fill deductible gaps.

Supply us with existing rates and plan information, plus rates and plan information for big deductible plan options and we will do the rest!

Suggested plan designs

There continue to be more carriers. Here are just a few:

BCBSM (groups 50+)

- CB 15/0, 15/20, 15/30, 15/40 with \$5,000 deductibles
- Simply Blue 2500 HRA
- Simply Blue 4000 HRA

BCBSM (groups less than 50)

- Simply Blue 2500 HRA
- Simply Blue 4000 HRA

BCN (groups 100+)

- BCN \$5,000 ded 0%/20%/30%
- BCN \$7,500 ded 0%/20%/30%

United Health Care

- \$4,000 ded 100/70%

Priority Health

- \$5,000 ded/100% PPO
- \$5,000 ded/80% PPO
- \$3,000 ded/100% POS or HMO
- \$3,000 ded/80% POS or HMO

Cofinity Plans (Alden, Trustmark, Liberty Union, etc)

- \$5,000 ded/ 100% PPO
- \$5,000 ded/ 80% PPO