



Limited Benefit Medical Plans

Company Overview



As healthcare costs continue to rise, employers are seeking ways to reduce health insurance premiums, while employees are demanding more affordable health plans. Limited benefit medical plans deliver a solution that achieves everyone's goals. CHC specializes in the design, enrollment, administration and implementation of customized limited benefit medical plans for employer groups throughout the U.S.

WHY CHOOSE CHC?

- ❖ Healthcare coverage for your clients non-benefited employees
- ❖ Highly rated carriers
- ❖ Custom-designed healthcare solutions
- ❖ Administrative Ease
- ❖ Significant business benefits to your clients:
 - ✓ Gain a competitive advantage in attracting high-quality employees;
 - ✓ Improve Employee retention rates;
 - ✓ Reduce Healthcare costs and increase available benefits;
 - ✓ Simplify administration and associated costs

The CHC Difference

CHC's pledge to employers: We will help you meet the challenges of today's complex healthcare environment. Our industry expertise and alliances with highly reputable insurers and PPO providers, give us an distinct advantage that gives you an edge: the ability to offer your employees smart, affordable healthcare.

Customized Healthcare Plans

In addition to four core plan designs, CHC can customize a plan for companies that offer employer-sponsored health insurance. Your healthcare solutions will be tailored to your unique situation, helping you manage plan costs while providing meaningful and smart healthcare options for your employees.

CHC plans offer greater options for affordable health insurance, lower costs, simple administration and a competitive advantage. Whether you have 10 employees or 100,000, in one state or across the U.S., CHC can design a plan that meets your employees' insurance needs and enables you to continue providing beneficial insurance plans, despite the rising costs of traditional medical insurance.

Better Benefits

The broad range of outpatient and inpatient benefits exceeds expectations and eclipses most limited benefit medical plans. Benefits are applied against pre-negotiated, discounted PPO network rates — resulting in lower out-of-pocket expenses for physician visits, lab work and hospital procedures.



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Company Overview (Cont'd)

WHY CHOOSE CHC?

Choosing CHC as your healthcare provider broadens your benefit alternatives and lowers overall costs, while improving medical care access and coverage for the majority of employees.

Ease of Administration

Complete administration does not result in additional administration. CHC makes it easy by providing “1+1+1” administrative ease - one consolidated bill, one toll-free number for all communications and one ID card for your employees. CHC also offers smart enrollment options to meet today’s unique open enrollment requirements. Whether you utilize the option of traditional paper applications or use a professional enrollment company, we can handle all your enrollment needs.

With Single Source Billing (SSB) you can provide multiple benefits – such as life insurance, short and long term disability, vision, dental and more from multiple “A” and above rated carriers. And you can reconcile one bill using no more than two payroll slots. This option gives you a broader range of voluntary benefits from multiple carriers without the added administrative burden and costs.

CHC integrates enrollment, member services, billing and other services – to ensure a seamless, simpler experience.

What’s the Advantage to You?

Eighty percent of employees consider benefits an important factor in deciding to join or leave an employer. By offering affordable healthcare to more employees, you enhance your ability to recruit quality employees and improve employee retention. The CHC advantage will impact your recruitment and retention efforts, while positively affecting your bottom line.

Choosing CHC as your healthcare provider broadens your benefit options and lowers overall costs – while improving medical care access and coverage for the majority of your employees.

With CHC Limited Benefit Medical Plan, your job just got easier. Their lives just got better.

To learn more about our products and services, contact us toll free at (866) 261-9998.

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