



# Limited Benefit Medical Plans

## Product Overview

### SMART FOR EMPLOYERS

#### Administrative Ease

- ❖ One consolidated bill for all medical and voluntary benefits
- ❖ Multiple enrollment options to fit your companies needs
- ❖ One toll-free number for any questions
- ❖ Trouble-free processing (enrollment, claims, billing and more)

#### Business Benefits

- ❖ Gain a competitive advantage by attracting high-quality employees
- ❖ Improve employee retention rates, while positively impacting the bottom line
- ❖ Simplify administration and lower associated costs

### SMART FOR EMPLOYEES

#### Affordable

- ❖ Lower co-pays and ease of access to Concentra Urgent Care Clinics
- ❖ Affordable monthly/weekly costs
- ❖ First-dollar benefits
- ❖ Robust coverage with minimal cost

#### Easy

- ❖ National PPO networks
- ❖ One toll-free number for all your questions
- ❖ Multilingual Customer-Service Representatives

## Comprehensive Coverage Without The Cost

Currently, average healthcare plans are predicted to exceed \$7,000 per employee per year and by 2015, these costs could reach \$12,000 per employee. These skyrocketing costs are causing employers to cancel health insurance or give employees fewer options to choose from at higher costs. Companies who do not offer health insurance face greater challenges in recruiting and retaining quality talent. So, how do employers overcome these challenges? The answer is by providing limited benefit medical plans.

Most companies have a wide range of employee income levels, and one health plan does not always meet the needs of all employees. What might be affordable for the CEO might not work for entry-level or administrative employees. By offering a limited benefit medical plan in conjunction with a comprehensive plan, you can satisfy the insurance and financial needs of all your employees.

## Flexible Plan, Robust Benefits

Limited benefit medical plans of the past were associated with weak coverage, highly limited benefits and were generally offered as an option for seasonal and part-time workers. Over the years, the limited benefit medical plans have evolved and the Century Healthcare Limited Benefit Medical Plan (CHC LBMP) is an extremely unique and flexible offering that covers a wide range of benefits, and is primarily aimed at full-time employees. The CHC LBMP is the most customizable in the industry, providing robust coverage at a fraction of comprehensive plans.

#### ***Benefits covered in this plan may include:***

- Out-patient doctor office visits;
- Diagnostic, X-ray or Lab Testing
- Adult & Child Wellness Visits;
- Hospital Confinement;
- ICU/CCU Stays in Addition to Hospital Confinement;
- In & Out-Patient Surgery;
- Mental Illness;
- Substance Abuse;
- Skilled Nursing;
- Ambulance;
- Accidental Death & Dismemberment;
- Pharmaceuticals; and
- And Much More



# Limited Benefit Medical Plans

## Product Overview (Cont'd)

### The Value of Limited Benefit Medical Plans

Limited benefit medical plans offer affordable medical insurance coverage for everyday illnesses and hospitalizations. They are designed to provide the most value for medical services versus covering rare injuries or catastrophic illnesses.

Given the escalating costs of major medical health plans, limited benefit medical plans are a mainstream insurance solution for those employers and employees who struggle with tight budgets – where affordability and little or no out-of-pocket costs at the time of service are critical.

By offering a limited benefit medical plan that delivers the medical benefits that are most frequently used, you can help ensure your employees and their families lead happier, healthier lives.

### The CHC Advantage

**Customized Plan Design:** Unlike “off-the-shelf” medical plans, your CHC LBMP is custom-designed to help you manage costs while providing a substantial employee benefit package.

**Quality Carriers:** CHC partners with highly-rated insurance companies to provide the plan stability and continuity.

**PPO Network Advantage:** Because CHC is strongly committed to obtaining the best pricing from its PPO network partners, our members often receive immediate first dollar coverage resulting with fewer out-of-pocket expenses or they may utilize a traditional co-pay module resulting with minimal out-of-pocket expenses.

**Guaranteed Issue:** Employees and their eligible dependents won't be turned down for coverage when enrolling during an open enrollment period.

**Expert Customer Support and Advanced Processes:** Because CHC manages all administration functions “under one roof,” claims and inquiries are processed and handled on a timely basis. Our services include: Single Source Billing, customer service, provider location, claims processing, including Explanation of Payment (EOP) and Explanation of Benefits (EOB) processing, check fulfillment, and re-pricing.

**Better Benefits:** With CHC, outpatient and inpatient benefits are more robust than comparable plans. With the addition of convenient access to Concentra Urgent Care Centers, receiving care becomes easier and costs your employees less than other providers. CHC provides benefits that meet the needs of today's employees and their families.

**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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