

Solutions Brief

Why Limited Benefit Medical Plans?

The Smart Approach to Healthcare Access

A Growing Problem: Unaffordable Healthcare



It's a fact. More than 46 million Americans, or one in six U.S. residents, don't have health insurance, while 74 percent of those people have full-time jobs. The ranks of the uninsured are growing by nearly a million people a year as employees opt out of comprehensive medical coverage or employers drop health insurance altogether because of the rising costs. Nationally, companies spend an average of \$7,289 per employee annually

for family coverage and \$3,137 for single coverage, according to a 2005 report from the Kaiser Family Foundation.

Clearly, healthcare costs are increasing at an alarming rate, and keeping pace with this reality is a challenge for employers as well as employees.

Limited Benefit Medical Plans Deliver

Major medical insurance plans with large deductibles and catastrophic coverage are not for everyone, nor can every employee afford this option. A limited benefit medical plan offers quality medical insurance at a fraction of the cost of comprehensive health plans.

Designed to offer the most coverage for everyday medical services versus rare injuries or catastrophic illnesses, limited benefit medical plans provide a mainstream insurance solution for those employees with tight budgets where affordability and first dollar coverage is critical.

It's an idea that's catching on quickly. Many companies such as Wal-Mart, McDonalds, and Lowe's are embracing limited benefit medical plans as an affordable, smart alternative. In fact, it is the fastest-growing sector in the healthcare insurance industry, currently covering more than 1 million employees and dependents.

Century Healthcare Advanced Intermed HealthPlan™



The Advanced Intermed HealthPlan™ from Century Healthcare is a premier limited benefit medical plan for employees who can't afford high deductibles or the cost of comprehensive medical insurance. This robust plan utilizes leading PPO networks to give members substantial provider choices while reducing out-of-pocket costs on everyday medical expenses.

This "not so limited" benefit medical plan can be customized to meet your needs covering a wide range of benefits, encompassing inpatient and outpatient doctor visits (up to 10 visits a year depending on plan customization), the ability to see specialists on an inpatient/outpatient basis, hospital stays, in and outpatient surgical procedures, annual wellness visits, physical therapy, emergency room benefits, ambulance coverage, pharmaceuticals and much more.



*Smart healthcare.
Smart solutions.™*

Why Limited Benefit Medical Plans Make Sense

- Enables employers to continue to offer insurance
- Cost-effective solution for those that can't afford comprehensive coverage
- Premiums between \$50-\$250/month
- No deductibles, no caps
- Covers all basic healthcare needs and then some
- Provides more benefits at a lower cost
- See physicians from PPOs versus understaffed clinics

Designed to offer the most coverage for everyday medical services versus rare injuries or catastrophic illnesses, limited benefit medical plans provide a mainstream insurance solution for those employees with tight budgets where affordability and first dollar coverage is critical.

The Advanced Intermed HealthPlan™ is not just an option for employees but also for their families. Adding dependents to the traditional major medical insurance can be a huge financial burden to families. CHC offers group dependent-only coverage for employees on a company-sponsored major medical plan who can't afford to add their dependents. The Advanced Intermed HealthPlan™ can also be utilized to cover pre-65 retirees for employers who want to continue to offer health insurance to their retirees before they are eligible for Medicare.



Enrollment couldn't be easier with the option of in-bound call center, self-service Web site, traditional paper applications or professional enrollment company assistance. CHC also offers Single Source Billing (SSB) so employers can provide additional benefits such as life insurance, short and long-term disability, vision and dental from multiple carriers, while reconciling just one bill using no more than two payroll slots. This option gives you a broader range of voluntary benefits from multiple carriers without additional administrative burden and costs.

Century Healthcare (CHC) is a full-service, third-party administrator (TPA), as well as a licensed, bonded insurance organization, specializing in the design, enrollment, administration and implementation of customized limited benefit medical plans for employer groups throughout the U.S. Whether you have 10 employees or 100,000, we can design a healthcare plan that's right for your organization, and reduce your implementation and on-going administration costs.

With CHC, 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 or visit our Web site at www.chctpa.com.



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