

## We Fill in the GAP



GAP has become a tool to manage the ever-increasing major medical expenses for employers and employees. Regardless of the major medical structure, GAP can save employers and employees money. The challenge is pairing the best GAP plans with the major medical insurance. Put simply, if GAP doesn't save the employer and employee money, then why do it? There must be a return on investment (ROI). OptiMed GAP has several options available to enhance the ROI equation.

- **Inpatient Coverage** – covers eligible expenses if insured person is hospital confined under the regular care and attendance of a physician.
- **Outpatient Coverage** – covers eligible expenses for treatment at a licensed facility, including physician's office, diagnostic clinic, urgent care clinic, outpatient surgical center and others.
- **Prescription Drug Rider** – covers generic only or generic plus brand drugs.
- **Combined Benefits Option** – offers one limit over both inpatient and outpatient eligible expenses.
- **Rollover Benefit Rider** – offers the opportunity to rollover a predetermined amount of benefit into next year's benefit amount with good experience.
- **HSA Compatible Option** – adds a deductible to satisfy IRS regulations and allow employers to offer GAP along with HSA qualified medical plans.

### Employers Want . . .

- > Lower employee benefits costs without sacrificing quality.
- > Creative alternatives.
- > Higher quality benefits to attract and retain employees.

### Employees Need . . .

- > Benefits that fit their needs and needs of their families.
- > Ease of access to benefits.
- > Limited exposure to costly out-of-pocket expenses.

**GAP insurance supplements group medical plans by covering most out-of-pocket expenses.**

# OptiMed in Real Life: Actual Claims Processed

Treatment or Procedures	Total Charges	Major Medical Adjustment	Member Responsibility	Benefit Paid by OptiMed	Patient OOP after GAP benefit
<i>Outpatient Surgery For Cyst Removal</i>	\$3,778.00	\$2,703.00	\$1,075	\$1,075	<b>\$0</b>
<i>Emergency-Room Visit For Chest Pain</i>	\$3,308.58	\$3,058.58	\$250	\$250	<b>\$0</b>
<i>2-Day Maternity Hospitalization</i>	\$14,934.68	\$14,234.68	\$700	\$700	<b>\$0</b>
<i>Outpatient Arthroscopic Knee Surgery</i>	\$2,911.46	\$1,992.53	\$918.83	\$918.83	<b>\$0</b>



## Savings for Companies of All Sizes

		Group Size (primary insured)				
		25	50	100	200	350
Estimated savings on major medical plan	+	\$62,287	\$113,250	\$200,400	\$471,600	\$641,500
Cost of GAP Supplemental Coverage	-	\$20,400	\$40,800	\$81,600	\$163,200	\$285,600
<b>Net annual savings</b>	<b>=</b>	<b>\$41,887</b>	<b>\$72,450</b>	<b>\$118,800</b>	<b>\$308,400</b>	<b>\$355,900</b>

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