

## Low Cost Group Minimum Value Coverage

The OptiMed Health MVP Plans, with a deductible for individuals of either \$5,000 or \$7,350, are low cost healthcare coverages. These plans require receiving all medical services from in-network providers (no out-of-network coverage), or implementation of a reference-based reimbursement (RBR) model.

Similar to the OptiMed Level Funded Major Medical Program, the MVP Plans provide employers the simplicity and security found in traditional fully-insured plans while also providing refunds for good claims experience.



### PLAN FEATURES

- Deductible options:
  - \$5,000/\$10,00 Individual/Family
  - \$7,350/\$14,700 Individual/Family
- 100% reimbursement of preventative services (no deductible)
- PPO Network or RBR
- Retrospective refund for Favorable Claim Experience
- ACA Compliant
- AM Best A- Rated or better reinsurer
- Stop-Loss Protection
- Single Sourced Administration
- COBRA Administration

MINIMUM VALUE PLANS