



A United Group Programs, Inc. Brand

LEVEL FUNDED MAJOR MEDICAL

## *When It Comes To Major Medical, We've Got You Covered*

The level funded program is based upon a partially self-funded platform with stop-loss protection that eliminates excessive, uncertain claim liability. This unique approach allows the employer to remit monthly premiums similar to a conventionally fully insured program.

The monthly premium will be consistent and guaranteed for a 12-month contract period. Should claims exceed the aggregate deductible for eligible medical expenses, the stop-loss insurer pays the difference so the employer has claim protection above and beyond the claim reserve.




### **OPTIMED LEVEL FUNDED PROGRAM FEATURES**

- Refund for favorable claim experience
- Cigna or First Health PPO Networks
- Cigna or US-Rx Care PBMs
- Plan deductibles vary between \$500 to \$7,350.
- Benefits Paid Directly to Provider
- ACA Compliant
- Actuarial Certification Letter for ACA Compliance

**FOR PRODUCER USE ONLY. Refer to Policy for Complete Benefits and Exclusions.**

# What Makes OptiMed Health Level Funded Unique?

 OptiMed Health has designed the Level Funded Major Medical program to work in conjunction with our GAP plans. What this means to you is:

1. A low-cost ACA compliant high deductible major medical plan.
2. GAP can help decrease or potentially eliminate the member's out-of-pocket expenses.
3. One administrator, and one insurance card.
4. OptiMed Health processes the claim without the provider or member having to file for secondary insurance.
5. Optional HSA compliant major medical and GAP plan designs to further reduce costs for employees.

## How it works

- Based on an employer's census, 4-tier rates can be provided.
- Quotes include claim liability, stop-loss reinsurance, and administrative services fees.
- Employer pays conventional equivalent premiums, just like traditional fully insured plans.
- Specific and aggregate reinsurance, including monthly accommodation, protects employer from catastrophic claims.
- Any claim reserve amounts remaining at the end of the runout period are refunded to the employer at 100%.

- State restrictions apply.
- Participation requirements apply.
- For producer use only.
- This is for illustrative purposes only. This is not an offer to sell or bind health insurance. Contact an OptiMed Sales Representative for details.

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