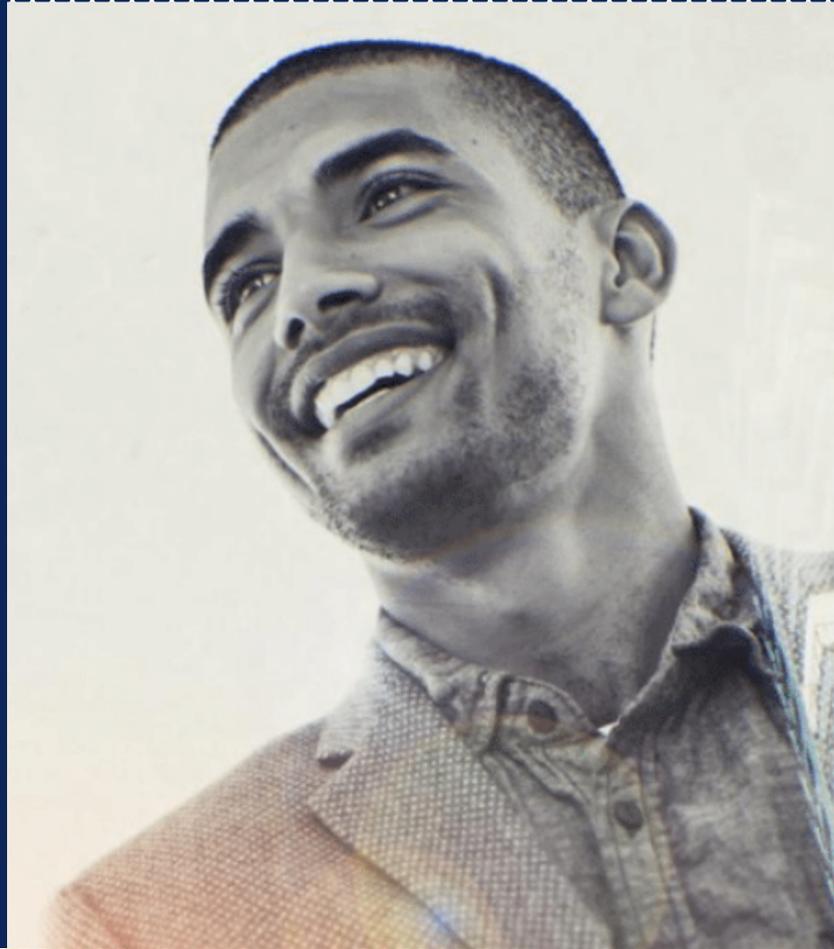


Level Funded Major Medical

When it Comes to Major Medical, We've Got You Covered

The OptiMed Health Level Funded Major Medical Program provides consultants the flexibility to meet diverse needs of their clients. The Level Funded Program gives employers the simplicity and security found in traditional fully-insured plans while also providing refunds for good claims experience.

The monthly rates will be consistent 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 expense.



OptiMed Health Level Funded Program Features

- Refund for favorable claim experience
- PPO Networks: Cigna, First Health, PHCS, and Cofinity
- Provide only networks with RBP Reference Based Pricing
- Specific and Aggregate Reinsurance Protection
- Includes telemedicine benefit
- Includes COBRA administration
- Health Wallet Benefits App

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

Enhancing Level Funded with GAP and HSA

OptiMed Health has designed the Level Funded Major Medical program to work in conjunction with our GAP plans. Here's what this means to you:

1. A low-cost, ACA compliant, high deductible major medical plan combined with GAP can help decrease or potentially eliminate the member's out-of-pocket expenses.
2. OptiMed Health processes the claim without the provider or member having to file for secondary insurance
3. Optional HSA compliant major medical and GAP plan designed 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 insurance, and administrative services fees
- Employer pays conventional equivalent premiums, just like traditional fully insured plans
- Reinsurance protects employer from catastrophic claims
- Any claim reserve amounts remaining at the end of the runout period are refunded to the employer at 100%

Important:

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