

Mini-Medical Plans are limited benefit plans designed to meet the basic insurance needs of your employees and their families.



The plan pays...

| Plan 1 | Plan 2 | Plan 3 | |
|----------|----------|----------|--|
| \$50 | \$50 | \$70 | per visit for Office Visits , up to a \$300 annual max per person |
| \$0 | \$50 | \$50 | X-Ray and Lab benefit up to a \$150 annual max per person |
| \$0 | \$200 | \$200 | annual max per year for Advanced Studies (e.g. MRI) |
| \$0 | \$50 | \$50 | per visit for Preventive Care , up to a \$150 annual max per person |
| \$0 | \$850 | \$850 | Surgical Schedule |
| \$500 | \$1,000 | \$1,000 | per Accident |
| \$100 | \$300 | \$500 | per day for Hospitalization 500 day lifetime max |
| \$200 | \$600 | \$1,000 | per day for Intensive Care 30 day annual max |
| \$50 | \$150 | \$250 | per day for Substance Abuse 30 day annual max |
| \$50 | \$150 | \$250 | per day for Skilled Nursing 60 day max per stay |
| \$50 | \$150 | \$250 | per day for Mental Illness \$5,000 annual max |
| \$10,000 | \$10,000 | \$10,000 | employee Accidental Death and Dismemberment |

No Deductibles or Co-Pays

**Guaranteed Issue—
No Medical Questions Asked**

**No Limitations on
Pre-Existing Conditions**

Easy Claims Filing

**Pays in Addition to Any Other
Insurance**

**Use Any Doctor
or Hospital**

**Prescription Cost Management
for Additional Savings**

Prescription Medication Card— Our discount pharmacy plan saves members from 10-60% (with an average of 27%) on their prescriptions medications. By checking www.rxpricequotes.com, members can get discounted prices and find local pharmacies that have the lowest cost for their medications.

Counseling— Members receive free, telephonic counseling services 24-hours a day, 7-days a week.

Vision Discount— Members receive up to a 50% discount on exams, frames, lenses, contacts, non-prescription sunglasses, and much more when using a network provider.

24-Hour Nurseline— Employees and their families have access to a registered nurse 24-hours a day via a toll-free number in both English and Spanish.

Prescription Cost Management Program— This program has the potential to save you hundreds of dollars on your prescription medication costs. Your **Personal Benefit Advisor** will research lower-cost alternatives to your current prescriptions, and can also see if you qualify for special programs designed to provide prescriptions for free to those who qualify*.

| Monthly Rates | Plan 1 | Plan 2 | Plan 3 |
|----------------------|---------|----------|----------|
| Employee | \$25.73 | \$54.41 | \$70.28 |
| Employee+ Child(ren) | \$39.82 | \$84.77 | \$108.83 |
| Employee+ Spouse | \$56.14 | \$131.56 | \$173.30 |
| Employee | \$61.25 | \$141.68 | \$184.44 |

* Must meet economic guidelines to qualify.

Health Coverage For Your Employees That Is Affordable and Easy To Understand!

Important Basic Health Care Services



Since **Mini-Med Health Plans** do not provide catastrophic coverage, they are designed and priced so that your employees have coverage for many of their day-to-day healthcare needs. Seeing a doctor, filling prescriptions, and having diagnostic x-ray and lab work performed can be the essential elements to a healthy and productive work force. At the same time, our inpatient benefits give your employees the ability to be admitted to the hospital of their choice simply because they have insurance.

Benefits are Easy to Understand

Mini-Med Health Plans are primarily designed for employees who may be unfamiliar with health insurance and today's healthcare system. The plan provides set benefit amounts for a limited number of provider visits, procedures, or days in the hospital. Your employees will find it easy to understand the benefits, making the plan simple to use.

How Mini-Med Health Plans Benefit Your Company

Providing your employees with an affordable, meaningful, and “user-friendly” limited-benefit health plan can be an advantage to your company in many ways. You are telling your employees that you care about their physical well-being, and that you have chosen a practical answer to their dilemma.

Advantages to providing limited-medical plans include:

- ◆ Enhanced recruiting and retention
- ◆ Improved morale and productivity
- ◆ Reduction in absenteeism and Worker's Compensation Claims

A Limited Benefit Group Health Plan That Makes Sense!

- ◆ Guaranteed Issue— No Health Questions Asked
- ◆ No Pre-existing Condition Limitations
- ◆ Same Rates for all Eligibles, Regardless of Age, Sex, or Location
- ◆ Rates Guaranteed Initially for One Year
- ◆ Various Eligibility Waiting Periods Available



Providing Protection for Your Valuable Employees!