

Savings Simplified

Overview

December 1, 2022

The Challenge

Your clients need quality health plans.
They need a lower price.

You need to a solution.
You need the Secure Plans.

The Secure Plans Difference



Level-Premium Self-Funded Medical Coverage
with Reference Based Pricing
(and networks if you want them)

The Secure Plans

Comprehensive benefits

Experienced, proven administration

Protection from unexpected claims



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LEVEL-PREMIUM SELF-FUNDED REFERENCE BASED PRICING

Fixed monthly payments help clients budget

Advanced claim payments prevents
claims timing issues

Composite rates simplify budgeting

Fully-Insured Coverage:

- Employers pay a fixed amount
- When claims are lower than expected the carrier keeps the savings
- When claims are higher than expected the carrier covers the cost



**LEVEL-PREMIUM
SELF-FUNDED
REFERENCE BASED PRICING**

Level-Premium with Stop-Loss:

- Employers pay a fixed amount
- When claims are lower than expected the employer keeps the savings
- When claims are higher than expected, stop-loss coverage covers the cost

Heads your client wins. Tails they don't lose.

100% Claims Surplus Refunds

- Clients receive 100% of claims fund surplus
- No “fees” applied
- No non-renewal forfeiture

It's your clients' money. They should get it all.

Level-Premium Self-Funded versus Traditional Insurance

	Traditional Fully Insured	Level Premium Self-Funded
Comprehensive Medical Coverage	✓	✓
Fixed Monthly Employer Costs	✓	✓
Protects Employers When Claims Higher Than Expected	✓	✓
Who Gets Surplus When Claims Less Than Expected	Insurer	Employer

The Secure Plans Keep Things Simple

Offering same plan in different states
helps clients with multiple locations

Wellness rewards make refunds more likely

Self-Funding with Training Wheels



LEVEL-PREMIUM
SELF-FUNDED
REFERENCE BASED PRICING

Reference Based Pricing: First a PPO Refresher

PPOs:

- In-network providers agree to accept negotiated rate
- Out-of-network providers may balance bill the difference between negotiated rates and their charges
 - Patients negotiate on their own

Reference Based Pricing: A Refreshing Difference

RBP:

- No networks
 - Except for prescriptions
- Reimbursements based on a target
- Most providers accept this as payment in full
- Patient advocates negotiate with providers to avoid or minimize balance billing
 - Before claims are incurred when possible

The Only Network the Secure Plans Require: Prescriptions

Prescription Network:

- Included with all plans
- Nationwide CVS/Caremark network
 - Cigna alongside Cigna medical network

Physician Services Only:

- 6 Degrees Health Pro Plus: Physicians agreeing to accept RBP pricing
- CVS/Caremark Prescription Network
- Facilities and other expenses subject to RBP

Optional Network: Physicians and Facilities

Full PPO:

- Nationwide Cigna network
- CignaRx Prescription Network

RBP or PPO: It's Your Choice

- Fully embrace Reference Based Pricing
- Add full PPO network
- Add facility only network

Option	Physicians	Facilities	Prescriptions
Full RBP (5+ Employees)	RBP	RBP	CVS/Caremark
Physician RBP (5+ Employees)	6 Degrees Health ProPlus	RBP	CVS/Caremark
PPO (10+ Employees)	Cigna-Open Access Plus	Cigna-Open Access Plus	CignaRx



THE SECURE PLAN DIFFERENCE

Reference Based Pricing with Patient Advocacy

Experienced Administration

100% Refunds of Claims Fund Surplus

Refund Assisters

The Secure Plans: Quoting and Enrollment Simplified

SARA Expedited Underwriting
(available to groups of 25 or more employees)

**Online enrollment through
EasyApps Online and FormFire**

Refund Assisters

- Wellness rewards for employees and spouses
 - \$100 reward for annual preventive exam
 - \$100 reward for compliance with chronic condition protocols (\$25 per quarter)
- Preventive care paid at 100%
- Smoking cessation programs
 - Co-Pay Plans: \$25 co-pay
 - HSA Compatible Plans: 80% after deductible
- Telemedicine

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www.SecurePlans.Info

Sales@InsurgencyBenefits.com

Disclaimer

And now a word from our lawyers:

This presentation summarizes information concerning the benefits, networks, underwriting and other elements of the Secure Plans. It is not a controlling document and does not supersede the most current versions of The Secure Plans Underwriting Guide, Summary of Benefits and Coverage, Summary Plan Description and the stop-loss policies. All information in this presentation is subject to change without notice. It is intended for brokers, not employers or employees.

In other words, we've tried to be accurate.

If something in this is wrong, we apologize, but it's not binding.