



Be your very best...

Simplified Healthcare Benefits



Facts about Healthcare

- ✔ Under the age of 65, 93% of healthcare occurs in outpatient settings.
Office visits, labs, medications, dental, imaging, etc.
- ✔ Directpay or cash outpatient care costs less than insurance.
No copays, deductibles, coinsurances.
- ✔ 93% of prescribed medications are generics.
Pharmacy is the most used healthcare benefit.
- ✔ Telehealth can effectively address 2 out of 3 doctor visits.
90% of people are familiar with or have used Telehealth.

Why Act Now?

- ✔ Healthcare is the number one desired benefit
- ✔ Improve employee retention & recruitment
- ✔ Control costs & improve quality of benefits
- ✔ Address needs of all employees - full-time, part-time, seasonal, 1099, etc.
- ✔ Comprehensive solutions including options of MEC, ICHRA, etc. for ACA compliance

Ideal solution for 1099, family members of employees, etc.

Option to pay with credit card

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Over for plan options >

American Assurance Plans



	Basic \$29.99/mo	Plus \$54.99/mo	Comprehensive \$275/mo
In-person Care			
Medic Staffed line			
Primary Care \$100/visit	Included	Included	Included
Urgent Care \$100/visit			
150,000 specialist practices			
Decrease primary care to \$10/visit	Add \$30	Add \$30	Add \$30
Decrease urgent care to \$25/visit			
Free Yearly Physical with labs			
Telehealth 24/7, \$0 cost			
Virtual Primary Care	Included	Included	Included
Urgent Care			
Crisis Counselling			
Message-a-specialist			
Tele & In-person Counseling			
33,000+ Nationwide Counselors	N/A	Included	Included
\$0 cost Issue-Resolution Model			
Medications			
80% discount on all generics			
70,000+ retail pharmacies	Included	Included	Included
International sourcing for brands			
Free generic medications			
93% of prescribed drugs	N/A	Included	Included
Diagnostics & Procedures			
2,100 Lab sites			
4,000 Imaging centers	Included	Included	Included
Nationwide bundled procedures & surgeries			
ER & Hospitalization			
\$2500 out-of-pocket responsibility			
No lifetime or annual limits	N/A	N/A	Included
Pre-existing condition phase-in			
Preventive Services			
Free Wellness visit			
Pediatric Immunizations	N/A	N/A	Add \$20
Screening Mammogram & Colonoscopy			
Dental & Vision			
Nationwide Discount Network			
250,000+ dentists	Add \$15	Add \$15	Add \$15
100,000+ vision clinics			

American Assurance Plans



Plan Options	
Basic Plan	
Employee Only	\$29.99
Employee + spouse	\$39.99
Employee + children	\$39.99
Employee + family	\$54.99

Plus Plan	
Employee Only	\$54.99
Employee + spouse	\$69.99
Employee + children	\$69.99
Employee + family	\$89.99

Comprehensive Plan	
Employee Only	\$274.99
Employee + spouse	\$499.99
Employee + children	\$499.99
Employee + family	\$624.99
Smoker Surcharge	Add \$50/family
Age 50-64	Add \$100/family
Decrease IUA to \$1000	Add \$125/family

Add Preventive Services (Comprehensive Plan only)	
Employee Only	\$20.00
Employee + spouse	\$45.00
Employee + children	\$45.00
Employee + family	\$65.00

Upgrade Options	
Decrease Office Visit Cost	
Employee Only	\$30.00
Employee + spouse	\$85.00
Employee + children	\$85.00
Employee + family	\$165.00

Add Dental & Vision	
Employee Only	\$15.00
Employee + spouse	\$20.00
Employee + children	\$20.00
Employee + family	\$25.00

Add Free Generic Meds (Basic Plan Only)	
Employee Only	\$15.00
Employee + spouse	\$20.00
Employee + children	\$20.00
Employee + family	\$25.00

Upgrade MH Counseling (Basic Plan only)	
Employee Only	\$15.00
Employee + spouse	\$20.00
Employee + children	\$20.00
Employee + family	\$25.00

MEC Plans



One-time Admin Cost of \$150

Plan Options

Basic MEC

Employee Only	\$50-\$60
Employee + spouse	\$75-\$85
Employee + children	\$75-\$85
Employee + family	\$100-\$110

MEC with HSA

Employee Only	\$95.00
Employee + spouse	\$145.00
Employee + children	\$145.00
Employee + family	\$170.00

ICHRA

One-time Admin Cost	\$250.00
Employer Maintenance	\$50/mo
Employee Maintenance	\$10/emp/mo

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