

# Health Insurance For Your Company is



Expensive

and



Confusing

**We're Experts and We Can Help.**

We're ready to help – call (800) 746-0045 or [click here](#) to get started.



# We Can Help You and Your Employees Select an Insurance Company



A national company that covers only 5% of Californians.



Second largest insurance company in the U.S. and California.



A not-for-profit "staff-model" HMO and the largest insurer in California.



"SHOP" is a government-run "exchange" that offers 6 different insurance companies.



A for-profit company in California and a few other states.



A not-for-profit company that operates only in California.



The largest U.S. health insurance company that covers only 5% of Californians.



A private "exchange" that offers 7 different insurance companies.

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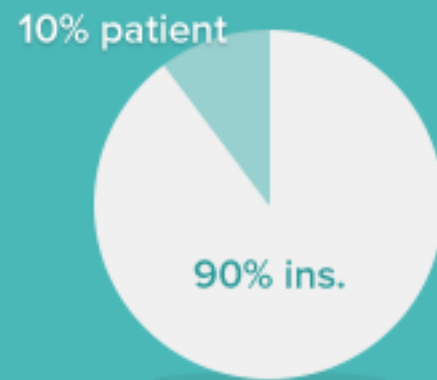
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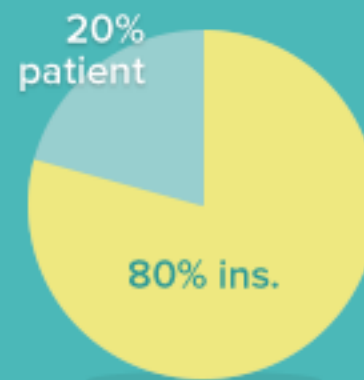
# We Can Help You and Your Employees Select the Level of Benefits

% of medical expenses paid:  
Ins. plan vs. patient pays  
(Co-insurance)

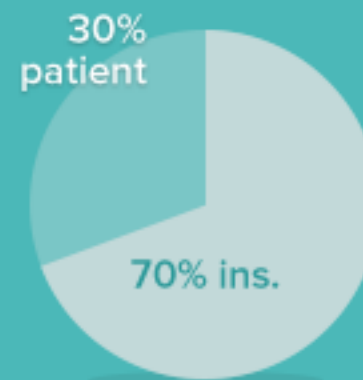
Platinum



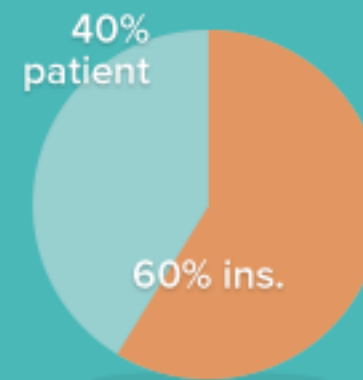
Gold



Silver



Bronze



**Deductible**

None or Low

Low

Moderate

High

**Co-payments**

Low

Low

Moderate

High

**Out-of-pocket limits**

Low

Low

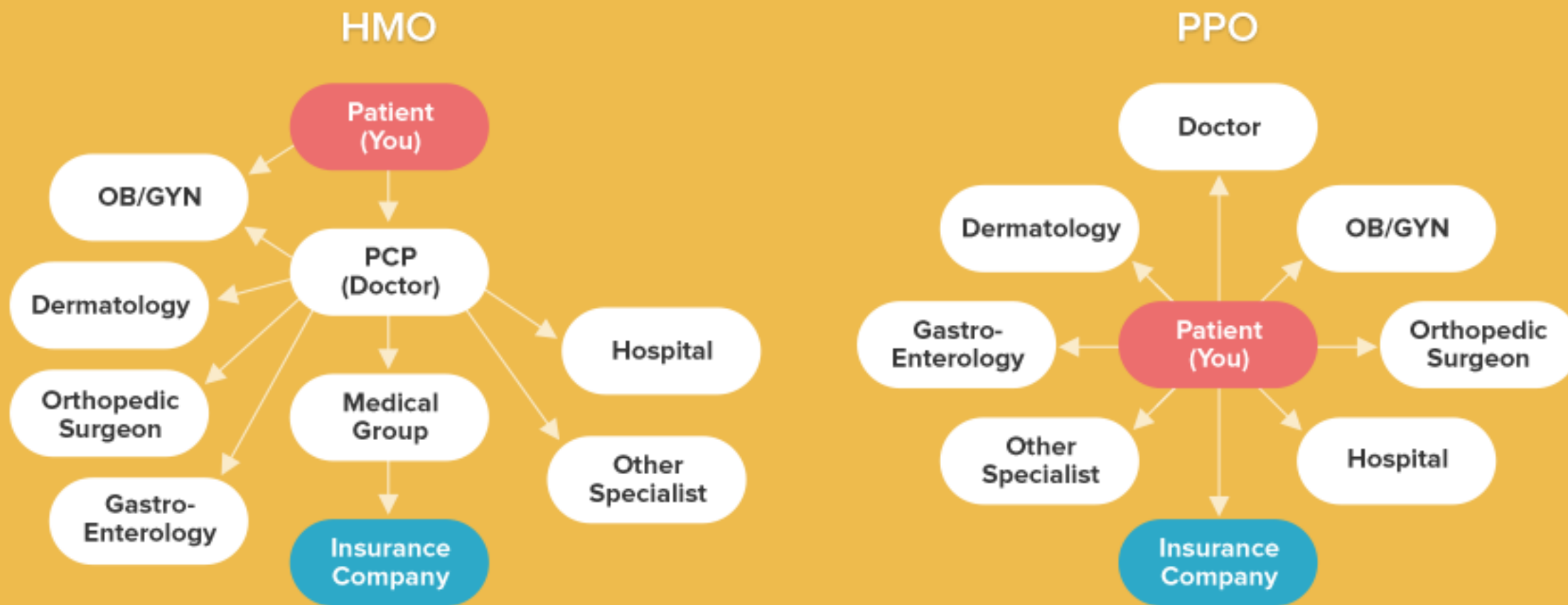
Moderate

High

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# We Can Help You and Your Employees Select the Plan Type



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# We Can Help You and Your Employees Select the Provider Network Size

Full network plans cost more but give access to more doctors & hospitals than narrow network plans.

Narrow



Medium



Full



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# We Can Help You Determine How to Share the Cost of Coverage With Employees

When it's difficult to attract and retain good employees

Business pays  
a lot for coverage



Employees  
pay a little



When your business has a small margin and many employees

Business  
pays a little



Employees pay  
a lot for coverage



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# What Business Owners Want From Their Group Benefits:



**We're ready to help** – call (800) 746-0045 or [click here](#) to get started.



# What Employees Want From Their Employer-Sponsored Plans:



**We're ready to help** – call (800) 746-0045 or [click here](#) to get started.







Let Us **Simplify** Your  
Group Health Insurance Buying Experience.

**We're ready to help –**  
call **(800) 746-0045** or [Click Here](#)

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