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

- **Aetna**: A national company that covers only 5% of Californians.
- **Anthem BlueCross**: Second largest insurance company in the U.S. and California.
- **Kaiser Permanente**: A not-for-profit "staff-model" HMO and the largest insurer in California.
- **Covered California**: "SHOP" is a government-run "exchange" that offers 6 different insurance companies.
- **Health Net**: A for-profit company in California and a few other states.
- **Blue Shield of California**: A not-for-profit company that operates only in California.
- **United Healthcare**: The largest U.S. health insurance company that covers only 5% of Californians.
- **California Choice**: A private "exchange" that offers 7 different insurance companies.

We're ready to help — call (800) 746-0045 or click here to get started.
We Can Help You and Your Employees Select the Level of Benefits

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

- **Platinum**: 10% patient, 90% ins.
- **Gold**: 20% patient, 80% ins.
- **Silver**: 30% patient, 70% ins.
- **Bronze**: 40% patient, 60% ins.

<table>
<thead>
<tr>
<th>Deductible</th>
<th>None or Low</th>
<th>Low</th>
<th>Moderate</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-payments</td>
<td>Low</td>
<td>Low</td>
<td>Moderate</td>
<td>High</td>
</tr>
<tr>
<td>Out-of-pocket limits</td>
<td>Low</td>
<td>Low</td>
<td>Moderate</td>
<td>High</td>
</tr>
</tbody>
</table>

We’re ready to help – call (800) 746-0045 or click here to get started.
We Can Help You and Your Employees Select the Plan Type

HMO
- Patient (You)
- OB/GYN
- Dermatology
- Orthopedic Surgeon
- Gastro-Enterology
- PCP (Doctor)
- Medical Group
- Hospital
- Other Specialist
- Insurance Company

PPO
- Patient (You)
- OB/GYN
- Dermatology
- Gastro-Enterology
- Other Specialist
- Hospital
- Insurance Company
- Orthopedic Surgeon

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

We’re ready to help – call (800) 746-0045 or click here to get started.
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

We’re ready to help – call (800) 746-0045 or click here to get started.
What Business Owners Want From Their Group Benefits:

- Attract & Retain Great Employees
- Spend As Little Money As Possible
- Save On Payroll Taxes & Worker's Comp
- Offer Comprehensive Benefits

We’re ready to help – call (800) 746-0045 or click here to get started.
What Employees Want From Their Employer-Sponsored Plans:

- Cost As Little As Possible Because I Never Get Sick
- Cover Maternity Costs Because I Want To Start A Family
- Cover All Of The Expensive Medicine Of My Chronic Illness
- Allow Me To Continue With My Current Doctor

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]