

MedAmerica - Simplicity ii

- Cash Policy - client receives a benefit check at the beginning of each month when on claim
- Offers SI with 6 health questions for employees 18 - 65, Full UW for employees 66 - 85
- Minimum of 10 employee applications must be taken and issued
- Spouses age 18 - 65 who are actively at work receive SI when group is SI
- Extended family members ages 18 - 65 receive Modified UW, Full UW for those 66 - 85
- No employer contribution is required, but the employer may pay for the base plan or 100% if desired
- Group can be divided into classes if desired
- 25% Care Partner discount available in addition to the 10% Employer Discount

MedAmerica - FlexCare

- Traditional reimbursement policy; cash rider is available for groups doing SI or Modified
- Offers MGI for employees 18 - 71 with 4 health questions, SI for employees 18 - 71 with 7 health questions; Modified UW with 7 health questions along with medication and Physician information
- MGI requires a minimum of 25 employee apps taken and issued
- SI requires a minimum of 10 employee apps taken and issued...**the 10 apps can be a combination of employees and actively at work spouses when case is 100% employer-paid**
- Modified requires a minimum of 3 employee apps taken and issued for voluntary groups of under 50 employees
- Spouses age 18 - 71 who are actively at work receive SI when group is SI or MGI
- Extended family members age 18 - 85 receive Modified/Full UW
- 100% Employer-paid required for MGI
- Group can be divided into classes if desired
- For MGI or SI, the Height/Weight section is not completed
- 25% Care Partner discount available in addition to the 10% Employer Discount

Transamerica

- Traditional reimbursement policy which includes a 33% Cash Option
- Offers SI with 6 health questions for employees 18 - 64, Full UW for employees 65 - 79
- Minimum of 10 employee applications must be taken and issued
- MGI is available at Transamerica's discretion...you must submit a census to them and they determine what type of UW will be offered
- Spouses age 18 - 64 who are actively at work should receive SI also, but this would need to be verified with Transamerica before promised
- 3 levels available...Executive Advantage - 100% Employer Paid for a 20% Employer Discount, Corporate Advantage - Employer pays for Base Plan and Employee can buy-up for a 15% Employer Discount, or Employee Advantage - pure voluntary for a 10% Employer discount
- Married, One Applying and Married, Both Applying discounts available in addition to the Employer Discount

LifeSecure

- Pool of money type reimbursement policy which includes a 50% Flexible Benefit Option
- Offers SI with 6 health questions for employees 18 - 68, Full UW for employees 69 - 79
- Minimum of 3 employee applications must be taken and issued
- Spouses age 18 - 68 who are actively at work receive SI also once the total # of applications (employee and spouses combined) equals 10 or more and employer contributes to spouse's premium
- Minimum of \$10 employer contribution required per employee for companies with less than 75 employees...no contribution required for companies with over 75 employees
- Group can be divided into classes if desired
- Married, One Applying and Married, Both Applying discounts available in addition to the Employer Discount
- Employer Discount (5%) applies only if the employer is contributing to the employee premiums

