

Potential IWCA Group Benefit Product Offerings

Major Medical

Fully Insured | ACA Option (United Healthcare)

- Guaranteed Coverage
- No Health Questions
- Major National Carrier with coverage in all 50 states
- Low, Medium & High Deductible Copay Plan Options with Office & Rx Copays
- FSA & Pre-Tax/Cafeteria Plan options available (Admin fees apply)
- Electronic Enrollment Platform
- One-stop Account Management solution | One agency number and dedicated Account Manager for any questions or issues

Partially Self-Funded | Level Funded Option (Various A-rated TPA's/Carriers)

- Lowest Negotiated Rates | 15% - 40% savings vs. Fully Insured ACA plans
- Employee Health Questionnaires for all groups under 75 *required* for underwriting and setting rates | Groups *can* be declined for health reasons – group can default to Fully Insured option
- Highest-rated Third Party Administrators (TPA's) manage the plan and pay small claims out of employer claims fund
- A-rated Stop Loss Carriers pay large claims at 100% | Eliminates risk to employer
- Employer receives 100% refund of all surplus claims dollars leftover at the end of plan year
- Minimum 50% savings on Rx Plan (With Manufacturer's Assistance & International Prescription Plan for potential 70 – 100% savings on high cost & specialty drugs)
- Largest National Provider Network
- Low, Medium & High Deductible Copay Plan Options with Office & Rx Copays
- FSA & Pre-Tax/Cafeteria Plan options available (Admin fees apply)
- Electronic Questionnaire & Enrollment Platform
- One-stop Account Management solution | One agency number and dedicated Account Manager for any questions or issues

Limited Benefit Plan Option (Various A-rated TPA's/Carriers)

- Low Cost Option | Rates are approx *half* the cost of major medical plans
- Full suite of most-often-used benefits (Example: Doctor's Office copay, Rx copays, Outpatient Lab & X-Ray copays, Urgent Care copay, ER copay, Inpatient & Outpatient Surgery copays, etc.)
- Tel-a-Doc benefit with no copay
- Inpatient & Outpatient Facility benefits are limited (Example: \$1000 + \$500 Daily Inpatient Benefit | Maximum Annual Benefit of \$35,000 (NO unlimited major medical benefit))
- FSA & Pre-Tax/Cafeteria Plan options available (Admin fees apply)
- Electronic Questionnaire & Enrollment Platform
- One-stop Account Management solution | One agency number and dedicated Account Manager for any questions or issues



Minimum Essential Coverage (MEC) Option (Various A-rated TPA's/Carriers)

- Lowest Cost Option | Satisfies ACA/IRS requirement for Minimum Essential Coverage
- 100% Employer-Paid
- Electronic Questionnaire & Enrollment Platform
- One-stop Account Management solution | One agency number and dedicated Account Manager for any questions or issues

Dental (Various A-rated carriers)

- Lowest negotiated national carrier rates
- 3 plan options available with various coverage levels for Preventive, Basic and Major services, Deductibles and Annual Maximums
- National provider network
- Electronic Enrollment Platform
- One-stop Account Management solution | One agency number and dedicated Account Manager for any questions or issues

Vision (Various A-rated carriers)

- Lowest negotiated national carrier rates
- 3 plan options available with various coverage levels for Annual Exams, Lenses, Frames and Contacts
- National provider network
- Electronic Enrollment Platform
- One-stop Account Management solution | One agency number and dedicated Account Manager for any questions or issues

Employer-Paid Group Life & Ad&D (Various A-rated carriers)

- Lowest negotiated national carrier rates
- Multiple plan options available with various Benefit Amounts
- Coverage is portable if employees leave
- Electronic Enrollment Platform
- One-stop Account Management solution | One agency number and dedicated Account Manager for any questions or issues



insurance
employee benefits
workplace safety

Employer-Paid Or Employee-Paid Voluntary Plans (Various A-rated carriers)

- Lowest negotiated national carrier rates
- Voluntary Life | Accident | Short Term Disability | Critical Illness/Cancer available
- Multiple plan options available with various Benefit Amounts on some plans
- Coverage is portable if employees leave
- Electronic Enrollment Platform
- One-stop Account Management solution | One agency number and dedicated Account Manager for any questions or issues