



***Level-funded Group Health Benefits Program featuring healthcare benefit savings as compared to traditional coverage options.***



**MIDLOTHIAN  
INSURANCE AGENCY**  
Established 1896

OPTION 1



**ABA**  
Assured Benefits Administrators

### KEY BENEFITS

- CIGNA PPO Network
  - National PPO Network
  - No referral needed to see a Specialist.
- Unfiltered PBM for prescription drug benefits.
- MyTelemedicine offered on all plans.
- Available for employer groups with a minimum of 5 enrolled employees.
- Dual Option available for employer groups with 10 or more enrolled employees.
- 5 Plans to choose from
  - 3 plans with copay benefits for doctor visits and prescription drugs.
  - 2 HSA eligible plans.
- All Plans are ACA compliant
- 12/18 plan contract
- 100% refund of any claims fund surplus





Since 1985, Assured Benefits Administrators has been helping small to mid-size employers manage and administer their health plans.

## WHY ABA?

## WHAT YOU'LL GET

CUSTOMER DRIVEN AND OUTCOMES BASED

MAXIMUM COST SAVINGS

EXPERIENCED PROFESSIONAL TEAM

THE HIGHEST LEVEL OF SERVICE

CUTTING EDGE TECHNOLOGY

FLEXIBLE, FULLY INTEGRATED SOLUTIONS

**Headquartered in Dallas, Texas**, our affiliated companies have offices throughout the U.S. and South America. We employ more than 140 professionals; most have at least 10 years of experience in the healthcare industry.

## AFFILIATED COMPANIES

**National Healthcare Solutions, Inc.** is a cost containment company serving the largest insurance companies in the world.

**Independent Medical Systems** is a U.S. Preferred Provider Organization (PPO) network of hospitals and medical providers.

**VIP Universal Medical Insurance (VUMI)** is an international insurance company that provides exclusive major medical products and VIP medical services to individuals and corporate clients around the world.

**Vumilatina** is a prepaid medical company in Ecuador that offers innovative products throughout South America.

**Dallas Risk Management** is known for its strong market relationships, outstanding service and expertise in all aspects of self-funded underwriting.

**Frates Benefits Administrators** provides TPA services for clients that include school districts, hospitals and federal entities, among many others



# PRODUCT BENEFIT GRID



PLAN OPTIONS	ESSENTIAL PLAN	ADVANTAGE PLAN	PREFERRED PLAN	HDHP	HDHP CHOICE
Individual Calendar Year Deductible	\$1,000	\$2,000	\$4,000	\$3,000	\$5,000
Family Calendar Year Deductible	\$2,500	\$6,500	\$10,000	\$6,000	\$10,000
Out-of-Pocket Maximum	\$3,000 single \$8,500 family	\$6,000 single \$12,700 family	\$6,600 single \$13,200 family	\$ 5,000 single \$10,000 family	\$5,950 single \$11,900 family
Office Visits	\$35 copay (deductible waived)	\$40 copay (deductible waived)	\$40 copay (deductible waived)	20% after deductible	10% after deductible
Other Physician Services	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
MRIs, CT Scans, PET Scans	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Maternity	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Hospital, ER & Facility charges	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Emergency Room Copay (waived if admitted)	\$100 copay per occurrence then deductible and 20%	\$100 copay per occurrence then deductible and 20%	\$400 copay per occurrence then deductible and 20%	20% after deductible	10% after deductible
Urgent Care	\$35 copay (deductible waived)	\$40 copay (deductible waived)	\$40 copay (deductible waived)	20% after deductible	10% after deductible
Ambulance Services	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Skilled Nursing Facility	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Home Health	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Hospice	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Occupational, Physical & Speech Therapy	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Durable Medical Equipment	20% after deductible	20% after deductible	20% after deductible	20% after deductible	10% after deductible
Wellness Services	deductible waived Covered at 100%	deductible waived Covered at 100%	deductible waived Covered at 100%	deductible waived Covered at 100%	deductible waived Covered at 100%
Retail Prescription Drugs	\$0/\$15/\$60	\$0/\$15/\$60	\$0/\$15/\$60	20% after deductible	10% after deductible
Specialty Drugs	\$0/\$45/\$180	\$0/\$45/\$180	\$0/\$45/\$180	20% after deductible	10% after deductible

# OPTION 2



## Key Navigator Features

Level-Funded  
and Self-Funded  
Plans Available

\$0 Out-of-Pocket  
for Members on  
Tier 1 Benefits

"A" Rated  
Stop-Loss Insurance  
Carrier Options

## How Navigator Works

- ▶ Prior-authorization required for all a non-emergent or planned procedures.
- ▶ Clinical teams provide integrated utilization management to determine all medical necessity.
- ▶ An Advanta Navigator will provide members with alternative high-quality provider options for their procedure (Navigation).
- ▶ Members pay a Zero Copay if they choose Navigation
- ▶ Employer saves financially with little hassles.
- ▶ Members have the option to use their PPO benefit.





# Zero Co-Payments, Zero Deductibles and Zero Out-of-Pocket

Precis Navigator is a revolutionary self-funded medical program that offers three tier benefit structures, which allows members the flexibility to choose care that best fits their health and financial needs.



## Level and Traditional Self Funded Options

- Options for any size employer
- Flexible benefit designs
- Full service patient advocacy



## No Out-of-Pocket for Tier One Navigation

- Zero deductible benefits
- Zero copays & coinsurance
- No out-of-pocket maximum



## A+ Rated Stop Loss Options

- Enhanced risk protection
- Proactive underwriting
- Value-based payments

## Navigator Plans Also Include

- › Utilization management and clinical care teams
- › Large PPO provider & facility benefits throughout tier two
- › Re-directed care options through Advanta Navigation
- › Financial savings for both employers and members

# 3-Tier Benefit Structure



## Tier One

### Navigation Providers

- Services received at any Advanta Navigated Provider (see plan benefits)
- Member responsibility waived when care is accessed through Advanta
- Includes all hospital, outpatient, surgical centers and dialysis care (see plan benefits)

## Tier Two

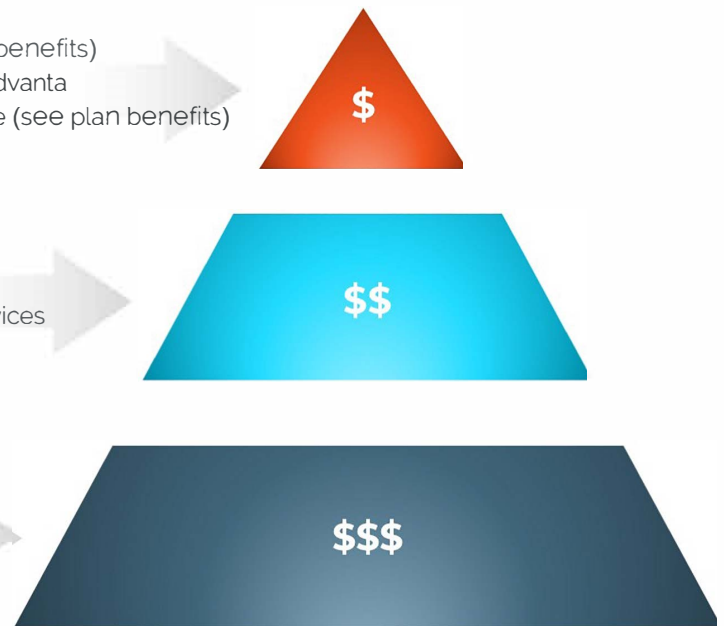
### In-Network Benefits

- Includes all primary care, specialist, ancillary providers
- PPO Network of practitioners, ancillary providers and facility services
- Includes PNOAe for tailored provider network services

## Tier Three

### Out-of-Network Benefits

- Benefits available for out-of-network providers
- Largest cost for patients to receive care
- HMA Advanta strongly advises against utilization



## Navigator 3000 Plan Highlights

When patients access care through tier one benefits, Advanta Specialists help navigate throughout every aspect of care. These services include pricing advocacy, scheduling, follow-up services and travel assistance when care is re-directed. Tier One benefits also prevent any unknown financial risks to both the employer and the patient through transparent pre-negotiated bundled pricing.

	Tier One Navigation Benefits	Tier Two In-Network Benefits	Tier Three Out-of-Network Benefits
<b>Deductible</b> (Single / Family)	<b>None</b>	\$3,000 / \$6,000	\$6,000 / \$12,000
<b>Maximum Out-of-Pocket</b>	<b>None</b>	\$6,000 / \$12,000	\$12,000 / \$24,000
<b>Inpatient Hospital Care</b>	<b>No Cost to Patient</b>	\$250 Copayment (Per Day Up to Three Days)	50% Coinsurance +
<b>Outpatient Hospital Care</b>	<b>No Cost to Patient</b>	\$250 Copayment	50% Coinsurance +
<b>Dialysis Services</b>	<b>No Cost to Patient</b>	Not Covered	Not Covered
<b>Scans</b> (CT, MRI, MRA, PET)	<b>No Cost to Patient</b>	30% Coinsurance	50% Coinsurance +
<b>Office &amp; Specialist Visits</b>	N/A	\$25 Copay (Per Visit)	50% Coinsurance +
<b>Emergency Room</b>	N/A	\$250 Copayment	50% Coinsurance +
<b>Pharmacy Benefits</b> (31 Day Supply)	N/A	\$15 / \$50 / \$75	Not Covered

**Please Note:** This plan highlight does not include all specifics for each benefit. Please review the full Plan Summary for complete information.

# OPTION 3



The Apex MEC is a PPACA compliant product, ideal for \$8 - \$20 per hour full or part-time employees or seasonal and 1099 staff, nationwide.

4-Year Rate Cap - MEC

Not to exceed 3% increase per

## BALANCING HEALTH CARE COSTS



### Our Valued Partners





# Apex MEC\* & Beazley Group Limited Indemnity (GLI)<sup>1</sup>

## PREVENTIVE BENEFITS\*

MEC benefits cover 100% of the cost of certain preventive health services, when delivered by a doctor or provider in your plan's network. Services include but are not limited to:

- For Adults: Screenings for blood pressure, cholesterol and colon cancer, plus immunizations.
  - For Women: Screenings for breast cancer, cervical cancer and osteoporosis, plus pregnancy services.
  - For Children: Immunizations, plus screenings for child development, vision and hearing.
- For a full list of covered preventive health services, visit [www.HealthCare.gov/center/regulations/prevention.html](http://www.HealthCare.gov/center/regulations/prevention.html)



## TELADOC 24/7 (Multilingual)<sup>2</sup>



## PPO NETWORK SERVICES<sup>2</sup>

Primary Care Physician Visits

Specialist Office Visits

Urgent Care

Diagnostic X-ray and Lab

CT Scan/MRI (outpatient only)



## PRESCRIPTION BENEFITS<sup>2</sup>

Tier 1 - Low Cost

Tier 2 - Generics

Tier 3 - Preferred

Tier 4 - Non-Preferred

Tier 5 - Generic & Preferred Specialty

Tier 6 - Non-Preferred



## LIMITED INDEMNITY BENEFITS Hospital Indemnity Benefits

### Hospital Confinement

For treatment in a hospital, due to sickness or injury for 23 or more continuous hours (i.e., not less than a day)  
Note: Maternity benefit is payable as any other illness for both mother and child

### Hospital Intensive Care Unit

For intensive and comprehensive care, when confined in an area equipped with lifesaving equipment (ICU)

### Hospital Admission

Lump sum benefit for a hospital admission, due to sickness or injury  
Note: Admission benefit for birth of a healthy child covers mother only. Benefit is payable for newborn if admitted to ICU

## Surgery/Anesthesia Benefits

### Inpatient Surgery

For inpatient surgery in hospital due to sickness or injury

### Outpatient Major Surgery

For outpatient major surgery in hospital or freestanding surgery center, due to sickness or injury

### Outpatient Minor Surgery

For outpatient minor surgery in hospital or freestanding surgery center, due to sickness or injury

### Anesthesia

For general anesthesia administered by an anesthesiologist or Certified Registered Nurse Anesthetist (payable with inpatient and outpatient major surgeries only)

## Emergency Room Benefits

### Emergency Room for Sickness

For treatment in an ER due to sickness

### Emergency Room for Accidental Injury

For treatment in an ER due to injury (treatment must occur within 72 hours of the accident)

## Outpatients Benefits

### Outpatient Lab

For lab test, ordered by a physician

### Outpatient X-ray

For X-ray, ordered by a physician

### Outpatient Major Diagnostic

For major diagnostic testing, ordered by a physician

## TOTAL MONTHLY PREMIUMS [PAID BY EMPLOYEE]

Employee only

Employee & Spouse only

Employee & Children only

Family

## MEC WITH BEAZLEY GLI<sup>1</sup> SPECIAL

### FREE

1 preventive visit per plan year

### FREE (unlimited)

### \$20 Copay

max 2 visits per plan year

### See GLI Benefits Below

### \$50 Copay

max 2 visits per plan year

### See GLI Benefits Below

### \$1 Copay

### 10% Coinsurance

### 20% Coinsurance

### 40% Coinsurance

### 10% Coinsurance

Plan pays 90%

### 20% Coinsurance

Plan pays 80%

## GLI Special Underwritten by Beazley Insurance Company, Inc.

### \$500 per day

10 days per plan year

### \$1,000 per day

10 days per plan year

### N/A

### \$500 per day

1 day per plan year

### \$300 per day

1 day per plan year

### \$100 per day

1 day per plan year

### \$300 per day

1 day per plan year

### \$50 per day

2 days per plan year

### \$150 per day

2 days per plan year

### \$25 per day

3 days per plan year

### \$75 per day

1 day per plan year

### \$250 per day

1 day per plan year

## 1-YEAR RATE CAP<sup>3</sup>

\$103.00 + \$38.00 = **\$141.00**

\$186.24 + \$74.00 = **\$260.24**

\$170.24 + \$60.00 = **\$230.24**

\$261.30 + \$96.00 = **\$357.30**

## MEC PLUS ADVANTAGE WITH BEAZLEY GLI<sup>1</sup>

### FREE

1 preventive visit per plan year

### FREE (unlimited)

### \$20 Copay

max 3 visits per plan year

### \$50 Copay

max 3 visits per plan year

### \$50 Copay

max 3 visits per plan year

### \$50 Copay

in offices, max 5 services per plan year

### \$200 Copay

max 1 CT Scan or 1 MRI per plan year

### \$1 Copay

### 10% Coinsurance

### 20% Coinsurance

### 40% Coinsurance

### 10% Coinsurance

Plan pays 90%

### 20% Coinsurance

Plan pays 80%

## GLI Underwritten by Beazley Insurance Company, Inc.

### \$1,000 per day

30 days per plan year

### \$1,250 per day

10 days per plan year

### \$2,000 per day

1 day per plan year

### \$1,000 per day

1 day per plan year

### \$500 per day

1 day per plan year

### \$100 per day

1 day per plan year

### \$300 per day

1 day per plan year

### \$50 per day

1 day per plan year

### \$150 per day

1 day per plan year

## See MEC Benefits Above

## 1-YEAR RATE CAP<sup>3</sup>

\$138.75 + \$ 63.69 = **\$202.44**

\$223.24 + \$130.57 = **\$353.81**

\$207.24 + \$114.53 = **\$321.77**

\$298.30 + \$190.26 = **\$488.56**

\* The Apex MEC plans are PPACA compliant; they are offered by Apex Management Group and administered by RCI.

Beazley does not underwrite the MEC plans or the non-insurance benefits.

<sup>1</sup> Group Limited Indemnity is not major medical insurance. GLI is not PPACA compliant and does not satisfy any PPACA penalties.

<sup>2</sup> Non-insurance benefits are included with Apex MEC plans.

<sup>3</sup> Beazley GLI premium is illustrated in pink and is offered with a 1-year rate guarantee. Coverage is not available in all states. Benefits may vary by state. Minimum participation requirements apply.

GLI insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032.

Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia.

# DENTAL PLAN COMPARISON



Dental Coverage Plan Summary			
Annual Maximum Benefit	\$750	\$1,500	\$3,000
Annual Individual Deductible	\$50	\$50	\$50
Annual Family Deductible	\$150	\$150	\$150
	In-Network You Pay	In-Network You Pay	In-Network You Pay
Preventive Care—Cleanings, Oral Exams, Fluoride, etc.	0%	0%	0%
Basic Care—Fillings, & Emergency Care, Endodontics, Oral Surgery, Simple Extractions	20%	20%	20%
Major Services— Crowns, Inlays & Bridges	50%	50%	50%

# VISION PLAN SUMMARY



Schedule of Benefits	In-Network What you pay	Out-of-Network What you pay
<b>Copay for Exam</b> <b>Copay for Materials</b>	\$10 \$10	Up to \$40
<b>Frequency</b> Exams Lenses or Contact Frames	Once Per 12 months Once per 12 months Once per 24 months *Frequency is based on prior date of service*	
<b>Frames</b>	\$130 Allowance	Up to \$40
<b>Standard Plastic Lenses</b> Single Vision Bifocal Trifocal	\$10 \$10 \$10	Up to \$30 Up to \$50 Up to \$65
<b>Contact Lenses</b> Conventional Disposables Medically Necessary	\$130 Allowance \$130 Allowance \$0 Copay, Paid in Full	Up to \$150 Up to \$150 Up to \$250

\*Out of Network benefits may vary by carrier.



\* Note: Benefits presented by Davidson Insurance Services and are not affiliated with Lifestyle Health Plans or Medova Healthcare Financial Group, LLC.



# LIKE TO OFFER MORE BENEFITS?

## Basic & Voluntary Life (includes AD&D)

Benefit Amount	Benefit Option	Rate
\$25,000 Basic Term Life and AD&D coverage	Employer may elect basic life insurance for all eligible employees	TBD during quoting process
\$50,000 Basic Term Life and AD&D (Employer Paid)	Employer may elect basic life insurance for all eligible employees	TBD during quoting process

## Voluntary Term Life & AD&D

### ***Employee***

Choose from \$10,000 to \$500,000 in \$10,000 increments, up to 5 times annual earnings. Guarantee Issue amount is \$100,000.

### ***Spouse***

May elect up to 100% of employee coverage in \$5,000 increments not too exceed \$500,000. Guarantee Issue amount is \$25,000

### ***Child(ren)***

Children 6 months to age 26 may elect up to \$10,000 of coverage in \$2,000 increments. Live birth to 6 months—coverage will not exceed \$1,000.

## Disability

### **Short and Long Term Disability**

Employers may chose to offer both Short and Long Term Disability on an employer paid or voluntary basis. Quotes will be provided with submission of employee job titles and annual salary.

*Note: Minimum Participation of 10 employees required on Voluntary Life and Disability.*



# HEALTH ADVOCACY ASSISTANCE PROGRAM

**ONLY**  
**9%**

of Americans surveyed “showed an understanding of the following common health insurance terms”

- Health Plan Premium
- Health Plan Deductible
- Out-of-Pocket Maximum
- Co-Insurance

## **SUPPORT YOUR MEMBERS & ALLEVIATE HR QUESTIONS WITH**

### **HEALTH ADVOCATE™ SOLUTIONS – An Extension of your HR Team**

#### **Health Advocacy**

- Untangle medical bills and insurance claims, Find network providers
- Clarify benefits and answer questions about tests, treatments and medication options
- Assist with eldercare and related healthcare issues
- Arrange second opinions and transfer medical records

#### **Medical Bill Saver™**

- Skilled negotiators will attempt to negotiate discounts on medical and dental bills on your behalf, no matter your benefit status
- Negotiate payment arrangements with providers and find options for non-covered services

#### **NurseLine™**

- Registered nurses ready to answer your calls 24/7/365
- Detailed information on a range of concerns including appropriate treatment options for minor emergencies or illnesses

### **TELEPHONIC EAP – Mental Health for employees and assistance to the Employer**

- 24/7 access to confidential, short term telephonic counseling
- Organizational services to assist managers and HR Staff
- Work/life services address concerns from adoption to eldercare, alcohol and drug abuse, and much more

### **COMPASS PRICING TRANSPARENCY**

#### **Costs for the same service can differ by 300%**

- Compare costs for procedures and care
- Find lower cost alternatives for prescriptions
- Provider and care recommendations are based on health plan, personal preferences, cost, quality and availability

### **RETAIL AND MAIL ORDER PHARMACY**

- Save 10% to 85% on most prescriptions at 60,000 retail pharmacies nationwide
- Save 10% to 85% on 30+ day supply prescriptions shipped directly to your home with free standard shipping

**Additional Savings on Hearing Aids and Vitamins**



# We Keep Your World Quiet

FSA · HSA · HRA · CRA · DCA · COBRA · Compliance Services  
POP Plan Documents · Form 5500 Filing · Wrap Documents · Retiree Billing

When you partner with Davidson Insurance Services and Ameriflex, you will be backed by industry experts who will work with you on a plan design that accomplishes your goals.

Ameriflex invests in smart technology, easy-to-use account management resources, and industry-leading service to create an unmatched experience for you and your employees.

Learn more at [myameriflex.com](http://myameriflex.com).



**INDUSTRY-LEADING  
CDHP PLANS**



**COMPREHENSIVE  
COMPLIANCE SERVICES**



**AWARD-WINNING  
SERVICE & SUPPORT**

## WHY AMERIFLEX?

### PREFERRED PRICING

#### **FSA/DCA/CRA**

\$3.75 PEPM or \$40 Monthly Min

#### **HRA**

\$3.75 PEPM or \$40 Monthly Min

#### **HSA**

\$1.75 PEPM or \$40 Monthly Min

#### **COBRA**

\$0.60 PIPM or \$65 Monthly Min  
(51+ employees)

\$629 annual flat rate or \$55 Per Month  
(50 Employees or less)

### PERFORMANCE

#### **Participant Experience:**

- Account management platform and mobile app allows you to view your balance, track your spending, submit documentation, get reimbursed for out-of-pocket expenses, access FAQs, order replacement cards, and more.
- Free debit cards
- Phone, chat and email available Monday through Friday, 8:30 AM - 8:00 PM (ET)
- Languages supported: English and Spanish

#### **Employer Experience:**

- Dedicated Client Relationship Manager
- Calls returned in 59 minutes or less
- Emails responded to within four hours or less
- EDI integrations with Employee Navigator, Ease, and other Ben Admin systems

### PRODUCTS

We're one of the few TPAs that handle everything (and we do it well). Our complimentary suite of products make us a one-stop shop for consumer-driven healthcare options and comprehensive compliance packages.

**FSA Guarantee:** If participants spend more than they contribute, resulting in a net aggregate loss in the employer's plan, Ameriflex will refund the difference back to the employer.

**Mastercard ID Theft Protection:** The best in the business, and it comes standard for every spending or saving account participant.

## READY TO TAKE THE NEXT STEP?

Contact your Associate Benefits Consultant at  
Davidson Insurance Services

[www.davidsoninsservices.com](http://www.davidsoninsservices.com)

972-980-4884



ThinkHR is included  
when joining.

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# START SAVING TODAY!

## Top 10 Reasons To Choose the Southwest Car Wash Association Healthcare Initiative

1. Premium savings over comparable traditional insurance plans.
2. Association (pooled) underwriting to further reduce rates.
3. Individual Health Questionnaires - only take 2-3 minutes to complete to obtain firm rates.
4. Start saving now – no need to wait until your renewal. Most carriers will allow you to opt out with a 30-day written notice.
5. YTD deductibles and out of pocket dollars are honored for the calendar year. EOB from prior carrier required for credit.
6. Free access to THINKHR, Compliance Software & Legislative Briefs.
7. National networks with Cigna, PHCS, or Direct contracting with regional partners.
8. Ability to offer additional ancillary benefits.
9. State of the art, HIPAA compliant enrollment platform.
10. Telemedicine with \$0 copay included.

### Get a Quote!

#### Large Group Quoting (over 100 employees) Requires:

- *Current Employee Census*
- *3 Years of Rate and Claims History*
- *Copy of Current Plans*

#### Small Group Quoting (less than 100 employees) Requires:

- *Current Census*
- *Individual Health Questionnaires*

**FOR MORE INFORMATION CONTACT**  
**Joe Bittner**  
***jfbittner68@gmail.com***  
**214-668-3502 (direct)**



**MIDLOTHIAN**  
**INSURANCE AGENCY**  
**Established 1896**