

Why SimpleSelect?

- ✓ **Affordability.** By carefully selecting benefits and services, while holding fees down, we've designed a plan that provides real value, but at a very competitive price. SimpleSelect allows employers to offer a useful benefit to employees, at a cost that's far below the penalties that would be applied due to non-compliance with the Affordable Care Act.
- ✓ **Greater value than typical minimum essential coverage (MEC) plans.** In addition to the preventive care covered by similar plans, SimpleSelect provides the added value of up to four annual physician visits (with a \$25 copay); generic drug plan with a \$2 copay; and unlimited access to Teladoc telemedicine service.
- ✓ **Proprietary claims funding projection methodology.** Estimated claims are based on a rate table created by an actuarial service specifically for this plan which takes age, gender and projected utilization of services into account.
- ✓ **Great HealthFirst service.** SimpleSelect is a value-priced plan, but you get the same personalized service you'd get with a more robust plan, including a dedicated account management team and a customized toll-free customer service number to help employees.

Frequently asked questions about SimpleSelect

Q: What's the minimum number of lives that can be written on this plan?

A: 15; an employer must have at least 50 full-time or benefit-eligible employees.

Q: What are examples of the wellness procedures and visits covered by SimpleSelect?

A: This plan complies with the Patient Protection and Affordable Care Act and covers standard preventive care, including but not limited to the following services for adults:

- Blood pressure and cholesterol screenings.
- Colonoscopy (adults over age 50, once every 10 years).
- Diabetes screening (Type 2) (for adults with high blood pressure).
- Routine vaccinations, including annual flu shot.
- Routine physical exam.
- Tobacco cessation program and aids.
- Well-woman exam, including annual pap smear and other routine lab work.
- Mammography to screen for breast cancer (women over 40, every one to two years).

Q: Does SimpleSelect use a network?

A: This plan uses the PHCS network, ensuring plan members an extensive selection of primary care providers and specialists, no matter where they live and work.

Q: How long does SimpleSelect take to implement?

A: Because of the streamlined nature of SimpleSelect, the plan can be fully implemented in as little as 30 days – so employers can begin offering this benefit to their employees quickly and easily.

Q: How is enrollment handled?

A: Enrollment can be completed online or on paper. Enrollment assistance from the account management team is available if requested.

Q: What’s the employer’s typical overall cost for this plan?

A: Costs depend on the age and gender of the employee population, but funding rates typically range between \$55 and \$100 PEPM. See the sample cost proposal below for a more detailed breakdown.

Proposal based on 230 employees*

HealthFirst Services	
Medical Administration Fee	\$ 18.00
Network Access Fee	\$ 2.82
Teladoc	\$ 4.50
COBRA/HIPAA Administration	\$ 2.00
Broker Fee	\$ 13.00
Total PEPM Fees	\$ 40.32
Additional Fees	
Cobra Setup/Renewal Fee	\$ 200.00
Expected Claims Costs	
Employee Only**	\$ 52.17
Funding Rates	
Employee Only	\$ 92.49
Employee Only Monthly Cost	\$ 21,273

* Amounts shown for example only, based on Employee Only coverage

**Dependent rates can be provided upon request