



CAP Select

Lower your health plan costs with a simplified, self-funded solution.

CAP Select is a simplified health benefits plan that feels like a fully insured plan, but performs like a self-funded plan. With CAP Select, there's a predictable, monthly cost and few administrative responsibilities.

Why CAP Select is the solution:

- Designed for employer groups of 25 and up.
- One set monthly fee that covers:
 - Administrative costs, stop loss (reinsurance) premiums and claims funding.
- Tax savings.
- Stop loss coverage to cap maximum costs in case of higher-than-expected claims.
- Ability to build reserve when claims are lower than expected (reserves can be used to cover other benefit-related costs).
- Access to narrow networks throughout the United States, helping to keep costs down.

How CAP Select works:

- Employer group pays one monthly fee that bundles:
 - Administration fees.
 - Claims processing.
 - Pharmacy benefit management (PBM).
 - Claims costs.
 - Stop-loss premiums.
 - The billing process is transparent and consistent.
- HealthFirst then pays:
 - All monthly bills.
 - Providers, for all approved claims.
- Claim payments exceeding the amount in the claims fund are covered by the stop-loss reinsurance carrier, not the employer group.
- Monthly reports are available detailing claims payment and other info.
- Contract term: 12/18.

CAP Select savings example for an employer's stop-loss policy with a \$200,000 aggregate claim cap.

Employer's Claims Fund	Actual Claim	Remaining Amount in Fund*	Who Pays Claims?
\$200,000	Ex. 1 - \$125,000	\$75,000	Employer
\$200,000	Ex. 2 - \$175,000	\$25,000	Employer
\$200,000	Ex. 3 - \$225,000	(\$25,000)	Stop-Loss Insurance
\$200,000	Ex. 4 - \$250,000	(\$50,000)	Stop-Loss Insurance

**Note: Funds remaining in the claims fund at the end of the contract can be used to cover other benefit-related costs.*

CAP Select's competitive network solutions:

CAP Select keeps claim costs low because of access to proprietary networks throughout the United States.

- **AccessDirect Platinum** is a network of choice across East Texas covering nine counties. This network connects participants more than 1,300 physicians, hospitals and specialty providers throughout the region.
- **BSA Provider Network** is a comprehensive provider network serving the upper 26 counties of the Texas Panhandle with 26 participating hospitals and more than 1,000 physicians and other providers.
- **Cigna PPO Network** is a national network of over 940,000 healthcare professionals and 6,300 hospitals. This network can serve as a primary network or a wrap.
- **NX Health** is a narrow network available in select areas, including Texas.
- **PHCS Healthy Directions** is a nationwide network that wraps the primary network, providing coverage no matter where the member needs care.



CAP Select

*The predictability of fully insured coverage with
the flexibility of a self-funded plan.*

The process of selecting CAP Select:

The CAP Select quote, based on an employer group's population and past claims experience, details fees and expected claims costs.

Quote process requirements:

- Group must have 25+ employees on the plan.
- An employee census (age, sex, tier, coverage selected, zip code).
- Desired deductible and out-of-pocket limits.
- Two years' claims experience. (If unavailable, medical questionnaires will be required.)

After the CAP Select agreement is signed, it only takes 45-60 days for the plan to become active and ready to provide benefits.

Three ways to request a quote:

1. Submit a form at hfbenefits.com/cap-select.
2. Call **281-465-5205** or **800-477-2287**.
3. Email capselect@hfbenefits.com.

CAP Select support:

- **Enrollment:** Using the HealthFirst online portal, the group can choose self-enrollment OR enrollment by the human resources team. Our client coordinators can provide enrollment assistance.
- **Account management:** Account executives and coordinators serve as the group's liaison to the HealthFirst team.
- **Reporting:** Our data analytics team prepares customized reports detailing monies spent, monthly claims fund balance and more.
- **Customer service:** Experienced representatives are available to answer questions via a toll-free number. Our online portal (24/7) allows members to get information on EOBs, check benefits, find providers or ask questions.

Other support:

With CAP Select, you have the additional benefit of other teams working in concert to support employer groups and members.

- **Medical Management Solutions:** A division of HealthFirst that provides pre-certifications, medical necessity and first-level appeals. Their team includes case managers, nurses, and a resident medical director.
- **PBM:** Prescription benefits are managed by Medtrak RX or MaxorPlus®.
- **COBRA:** WageWorks provides notices and administers COBRA coverage.
- **Telemedicine:** Teladoc, an industry leader, provides telemedicine services.
- **Stop-loss:** A+ rated carriers who focus on small groups and have strongly rated the Cap Select primary networks.

To learn more, email us at capselect@hfbenefits.com
or call **800-477-2287** or **281-465-5205**.



hfbenefits.com

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