




# CONCIERGE

Third Party Administrators






Group health insurance should be as unique as your organization, yet often we find plan designs staying the same and producing the same results without looking for real solutions.

Understanding that not all group health benefit needs are the same is difficult for most administrators. The times we live in today sets no shortage of challenges for sure. We feel that understanding your specific employee health benefit needs is the first step in creating the best health plan options for you and your employees.

We approach your plan design with a variety of options in mind but cutting overall cost, while meeting the specific health benefit needs of your employees, is a big part of the solution.

Why we are the  
right choice for  
your organization

A man in a dark suit and white shirt stands in the center of a modern office, smiling and gesturing with his hands as if presenting. He is surrounded by several people seated at desks with laptops. The office has large windows in the background, providing a view of a city skyline. The scene is brightly lit, suggesting a professional and collaborative environment.

Understanding what is best for you only comes from an appreciation for your needs, the needs of your employees and the goals of your organization. We are committed to knowing and understanding those needs and goals.

Our Approach

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## Implementation

With Concierge, you'll have a dedicated implementation manager to walk you through the process of executing your specific plan designs. We will work with you to identify areas of focus to ensure that your members experience a smooth transition with as little disruption as possible.

Our ability to customize your plan to meet your specific needs allows for an accelerated implementation.

## Members Services

At Concierge, you will be treated like you are a member of our family. When you call, we'll answer. It is our goal to respond to your questions and concerns as quickly as possible.

We strive to provide your members with exceptional customer service and give them the necessary information to ensure they have a positive experience with Concierge.

## Account Management

We will assign you a dedicated account manager who will be with you from implementation through the life of the plan. It is important that our account managers are involved in the implementation process so that they have as much knowledge as possible about your needs and goals that resulted in the creation of your specific plan design.

## Service Excellence

Our goal is to help and support our clients. Customer Service Excellence is integral to our core member centric culture.

Phone calls are answered by U.S. based customer service representatives who are full-time Concierge employees with access to real time claims data.

- Self-funded or Fully Insured Plan Options
- Stand Alone or Buy Up Options
- Customizable Plans
- No Medical Underwriting (Except MVP) and No pre-existing Limitations\*
- Flexibility on Employer Contribution & Participation
- Enrollment Options Include:
  - o Electronic Data File Transfer
  - o Online Enrollment
- Continuation of Coverage Administration (COBRA)\*\*

\*Pre-existing Conditions do apply for Hospitalization/Gap Plans & Critical Illness

\*\*Concierge handles the COBRA administration after an employee terminates. No front-end administration is offered (i.e. initial COBRA notices.)

## Introduction to Healthcare

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Concierge Offers

## PREVENTIVE COVERAGE (MEC)

Provides 100% preventive coverage as **required** by the Affordable Care Act. This Self-Funded MEC provides a low-cost solution to obtain preventive coverage, satisfy the individual mandate (if applicable), and eliminate the 4980 H(a) employer penalty.

## PREVENTIVE COVERAGE PLUS (MEC+)

Consists of a Fully-Insured or Self-Funded Benefit Medical Plan and a Self-Insured 100% Preventive Care plan. The MEC+ Plan adds value to the MEC by offering first dollar coverage for non-routine services.

## LIMITED BENEFIT MEDICAL PLAN

Fully-Insured or Self-Funded Plan that offers first dollar coverage for out-of-pocket medical Expenses. This plan is designed to help employees with medical expenses from a covered accident or sickness. Limited Benefit Medical Plans are highly customizable and may include doctor's office visits, emergency room visits, hospitalization, out-patient surgeries, diagnostic tests and many more benefits.

### VOLUNTARY BENEFITS:

- Dental
- Vision
- Life Insurance
- Dependent Life Insurance
- Short-Term Disability

### EMBEDDED BENEFIT OPTIONS:

- Term Life & Dependent Life
- Telemedicine
- Critical Illness
- Short-Term Disability
- Dental
- Accident Medical and AD&D



The Right Solution

A group of business professionals in a meeting, leaning over a table with documents and sticky notes, discussing a plan. The image is dimly lit with a dark overlay, focusing on the hands and arms of the participants. One person in the center is pointing at a document, while another on the right holds a pen. The table is covered with papers, some with colorful sticky notes. The overall atmosphere is professional and collaborative.

# Our Unique Plan Designs

Benefit Services	Preventive Only	Preventive Plus	Preventive Bronze	Preventive Silver	Preventive Gold
ACA Preventive Services: 21 Adult Services 28 Women Services 31 Children Services	Covered 100% - Unlimited	Covered 100% - Unlimited	Covered 100% - Unlimited	Covered 100% - Unlimited	Covered 100% - Unlimited
Telemedicine 24/7	N/A	\$0 Copay/Unlimited Usage	\$0 Copay/Unlimited Usage	\$0 Copay/Unlimited Usage	\$0 Copay/Unlimited Usage
Primary Care Physician Office Visit	N/A	\$25 Copay / 3 Visits Max	\$25 Copay / 5 Visits Max	\$25 Copay / 5 Visits Max	\$25 Copay / 5 Visits Max
Specialist Visit (Office Visit Only)	N/A	N/A	\$50 Copay / 3 Visits Max	\$50 Copay / 3 Visits Max	\$50 Copay / 3 Visits Max
Urgent Care (Office Visit Only)	N/A	N/A	\$75 Copay / 3 Visits Max	\$75 Copay / 3 Visits Max	\$75 Copay / 3 Visits Max
Chiropractor Visits (Manipulation Only)	N/A	N/A	N/A	10 Visits / \$50 Max Per Visit	15 Visits / \$50 Max Per Visit
Additional Physician Visits	N/A	After Max Visits - PPO Discounts still apply to additional visits and will be processed	After Max Visits - PPO Discounts still apply to additional visits and will be processed	After Max Visits - PPO Discounts still apply to additional visits and will be processed	After Max Visits - PPO Discounts still apply to additional visits and will be processed
Prescription Plan	ACA Preventive Only	ACA Preventive 0% Copay - Generic Only, no limit  Non ACA Preventive 20% Copay - Generic Only 12 Scripts Max	ACA Preventive 0% Copay - Generic Only, no limit  Non ACA Preventive 20% Copay - Generic Only 12 Scripts Max	ACA Preventive 0% Copay - Generic Only, no limit  Non ACA Preventive 20% Copay - Generic Only 18 Scripts Max	ACA Preventive 0% Copay - Generic Only, no limit  Non ACA Preventive 20% Copay - Generic Only 24 Scripts Max
Prescription Discount Program	Included	Included	Included	Included	Included
Accident Coverage	N/A	N/A	Up to \$500 @ 80%	Up to \$1,000 @ 80%	Up to \$2,000 @ 80%
Diagnostic, Lab & X-ray Benefit amount per day:	N/A	N/A	Class I - \$30 x 2 days Class II - \$100 x 2 days Class III - \$100 x 1 days	Class I - \$30 x 2 days Class II - \$100 x 2 days Class III - \$100 x 1 days	Class I - \$30 x 2 days Class II - \$100 x 2 days Class III - \$100 x 1 days
Hospitalization - In-patient	N/A	N/A	\$500 - Day 1 +\$250 - Day 2 - 30	\$750 - Day 1 +\$375 - Day 2 - 30	\$1,000 - Day 1 +\$500 - Day 2 - 30
Surgery Benefit - In-patient & Out-patient Including Anesthesia	N/A	N/A	\$500 Max	\$750 Max	\$1,000 Max
Life Insurance	N/A	N/A	\$10,000 / \$5,000 / \$2,000	\$10,000 / \$5,000 / \$2,000	\$10,000 / \$5,000 / \$2,000
AD&D	N/A	N/A	\$25,000	\$25,000	\$25,000
Critical Illness	N/A	N/A	\$10,000	\$10,000	\$10,000
PPO Network	FirstHealth	FirstHealth	FirstHealth	FirstHealth	FirstHealth
Minimum Participation*	20	20	20	20	20
Stop-Loss (A+ Carrier)	N/A	N/A	Included	Included	Included
	<b>Weekly Rates</b>				
Employee Only	\$ 15.92	\$ 18.23	\$ 34.04	\$ 43.29	\$ 50.33
Employee + Spouse	\$ 37.74	\$ 43.21	\$ 80.68	\$ 102.59	\$ 119.28
Employee - Child(ren)	\$ 31.37	\$ 35.91	\$ 67.06	\$ 85.28	\$ 99.15
Family	\$ 50.95	\$ 58.34	\$ 108.94	\$ 138.52	\$ 161.06

\*Minimum Participation: 20 minimum participants is an accumulation of participants for all plans combined.



# Weekly Administration

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Setup deductions  
on a weekly cycle

Report the  
deductions for that  
week to Concierge  
(excel file)

No invoices from  
Concierge

No worries about  
employees'  
premiums when  
they aren't working

Easy administration

Ask us about "True  
Gap in Coverage"



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Learn more about us at [www.cbscas.com](http://www.cbscas.com)  
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