




CONCIERGE

Third Party Administrator






Group health insurance should be as unique as your organization, yet often we find plan designs staying the same and producing the 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

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

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 overlaid with a semi-transparent dark filter. The text "Our Unique Plan Designs" is centered in white, with a vertical line to its left.

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 |
| | Weekly Rates | | | | |
| Employee Only | \$ 16.92 | \$ 19.23 | \$ 35.04 | \$ 44.29 | \$ 50.33 |
| Employee + Spouse | \$ 38.74 | \$ 44.21 | \$ 81.68 | \$ 103.59 | \$ 119.28 |
| Employee - Child(ren) | \$ 32.37 | \$ 36.91 | \$ 68.06 | \$ 86.28 | \$ 99.15 |
| Family | \$ 51.95 | \$ 59.34 | \$ 109.94 | \$ 139.52 | \$ 161.06 |

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

Weekly Administration

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"

Let's Get Started

I have reviewed the proposal and agree to move forward with:

- Preventive
- Preventive Plus
- Preventive Bronze
- Preventive Silver
- Preventive Gold

There is a minimum enrollment of 20 employees in combination of Preventive and Preventive Plus.

*If the minimum participation doesn't get met, there will be a \$35 charge for each of the missing enrollees.

Print Name

| Plan Setup Fee of \$500 | |
|--------------------------------------|--|
| Legal Company Name | |
| Corporate Address | |
| EIN | |
| SIC Code | |
| Main Contact Name | |
| Main Contact Phone | |
| Main Contact Email | |
| Billing Contact Name | |
| Billing Contact Email | |
| Number of Pay Periods | |
| Waiting Period | 1 st of the month following _____ days. |
| Employer Contribution for Preventive | _____ 100% _____ % |

Please complete this form and email it to kdunn@firststaffbenefits.com and we will be in touch to setup the implementation call.

Signature

Date



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Learn more about us at www.cbscas.com
Questions? Call 1.888.820.5687

