

EPO+plus & PPO+plus

Cost Effective

Take control and lower
your employee benefit cost!

Savings

Why pay high premiums for
benefits your employees don't use?

Peace of Mind

Your medical plan will be backed
by one of California's largest carriers.

Access

You will access one of the largest
PPO networks in California and
take advantage of network discounts!

Flexibility & Choice

You can design your own plan and
modify benefits when you choose.

EPO+plus & PPO+plus

**BEN-E-LECT has over 6 years experience of
showing small employers how to take control
of their employee benefit cost.
Isn't it time for you to take control of yours?**

**BEN-E-LECT's EPO+plus and PPO+plus plans
allow the small employer to:**

Design their own plan · Control cost · Bring back
accountability · Minimize or avoid future premium
hikes · Utilize the carrier's PPO discounts ·
Comply with all state & federal benefit
guidelines · Provide additional benefits

Info@medicalinsurancebiz.com

Offered By:

BEN-E-LECT Authorized Agents

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EPO+plus & PPO+plus

*Group Medical Plans
Designed, for Small Groups,
Tested, and Proven Successful*



*Providing the Stability & Security of a Fully
Insured High Deductible plan with the
flexibility and freedom of Self-funding.*



*Now with Two funding alternatives for
even more flexibility.
You can "Elect" either Deposit Funding or
Standard Funding*



***Start taking control of your
Cost & Benefits...TODAY***

EPO+plus & PPO+plus

The plans consist of three components.

The Fully Insured Component...

The plan begins with the safety of a fully insured high deductible medical plan offered by one of the California's largest insurance carriers.

The fully insured component provides one of the largest networks of Doctors & Hospitals in California, through the access of a Preferred Provider Organization. You have the freedom to use any provider within the network at any time. You don't need approval to see a specialist and there are no Gate Keepers. You can see the provider of your choice with in the network any time you desire.

The Self-funded Component...

With the premium savings you receive from the fully insured component you can then self-fund the benefits under the carrier's high deductible. But, you only spend these savings "if and when" your members actually incur a claim.

Your members participate in the plan cost with Office Visit Copays, Prescription Copays, Coinsurance, or even a small deductible if you desire. The Employer's actual risk is determined by how much the member contributes. You can set your own costs.

The Administration Component...

BEN-E-LECT handles the administration so you can focus on managing your business. BEN-E-LECT was the first in California to show small employers how they could take control of their plans. Our first group enrolled July of 1996.

BEN-E-LECT will become your member's service center as we process claims, conduct annual reviews, maintain compliance with all state and federal regulations and most important track & report your financial results back to you.

EPO+plus & PPO+plus

Why it works...

The plans work because 50-70% of your members don't use their plan in a given year. Why pay premiums if members are not using the benefits?

How does it work...

Briefly, it works this way:

First The employer enrolls in the High Deductible plan offered by one of California's largest insurers.

Second The employer designs the benefits the way it wants and shares that cost with employees.

Third BEN-E-LECT ties it all together with its fully automated state-of-the-art administration & claims system. BEN-E-LECT provides a turnkey customer-friendly program.

Fourth The insurance carrier starts to pay after the eligible charges reach the carrier's high deductible.

Fifth BEN-E-LECT reports financial results back to the employer.

**The result... lower cost, better benefits,
happy employees!**

***BEN-E-LECT now offers two methods of
funding your claims***

Funding

How do claims get paid?

BEN-E-LECT offers two methods of funding claims.

Standard Funding...

The employer sets up a checking account at its bank and the employer is the only one able to sign checks. BEN-E-LECT processes the claims, writes out the checks, then forwards those checks to the employer. The employer signs the checks then mails the checks on to providers.

Employers enjoy the security that no check is cashed unless the employer signs.

Deposit Funding...

We call it Deposit Funding because the employer establishes a claim account at BEN-E-LECT with a small deposit.

BEN-E-LECT will process claims, produce checks to pay providers, mail EOBs to members, then once a month send a complete check register to the employer detailing the claims activity. The employer simply writes one check to the claims account to replenish the account.

Deposit Funding provides faster turn around on claims, fewer checks for the employer to sign, and full monthly reporting. This method is fast becoming the funding of choice because of its simplicity.

Gary Kynard (310) 622-4552 &

***BEN-E-LECT can help you decide which
funding method is right for you!***