



# Proposal

JAN 2024

Healthier benefits that create a better  
bottom line for your business.





# PROPOSAL Scope of Services.

## Now's the time to boost your business.

At **Excel Health Plans**, we believe that healthier benefits create a healthier business. That's why we provide employers with a plan to help them control their healthcare spending and meet the needs of individual employees in ways both parties can agree on - all without sacrificing coverage. Healthier benefits create a better bottom line. That's why we provide our members with the most innovative and comprehensive health plans on behalf of their employers so they can focus less on+ how much it costs them per employee while still meeting all required health care compliance standards.

For most businesses, their second largest expense is benefits. And those who have been paying close attention know that this isn't always the best fit for everyone - which leaves them in an unfulfilling position as employers try to control costs while providing employees with high quality healthcare coverage they need and deserve! We at Excel Health Plans are ready to help employers take back some reins on their company's budget by helping them find innovative ways of minimizing costs so all employees get what they want and need without breaking any budgets or hurting companies' bottom lines.

### The Problem.

There are **hidden costs** associated with medications and treatments.

**Medical cost variation** can be high, with locations paying more than others for care.

An **opaque insurance network** that drives profits for its shareholders at the expense of consumers.

### Our Solution.

**Protecting the well-being of employees** is a top priority. We provide information and support to make sure they receive quality care at an affordable price.

Give your employees the support they need with **tailored solutions** to fit their unique medical needs.

Prevent overcharging which occurs all too often with fully insured carriers by **auditing claims prior to payment.**

Imagine going to the doctor and having **zero out-of-pocket costs.** No copays, no surprise bills at your first appointment, Rx, labs, imaging and surgical procedures. It's possible with Excel Health Plans.

Fully Insured  
BUCAHS



100% Fixed Expenses    0% Claims Fund

Partially Self-Funded  
EXCEL



68.1% Soft Expenses    31.9% Claims Fund





## PROPOSAL Scope of Services.

# The Excel Advantages.

Common roadblocks for brokers and how **Excel Health Plans** changes the conversation.



*I apologize, but rates will increase by 25%-30% overall this year.*



### **Affordable Rates.**

Easy, affordable and flexible. Choose the plan that best fits your needs. We'll keep rates low while improving quality of care.



*We can change carriers, to potentially lower your costs.*



### **Shifting Trend.**

Our high efficiency health plan designs removes overspending and hidden fees.



*We'll have to reduce your benefits or increase deductibles if you want to maintain your rates the same.*



### **Richer Benefits.**

By removing the waste you can offer richer, more affordable benefits to your employees.

# The End Goals.

Business owners are focused on **results + outcomes** and this plan is their asset.

### **Unlock Capital.**

Savings within the health plan unlock trapped capital, improve cash flow, and EBITDA.

### **Employee Retention.**

Retain key employees, reduce turnover, and save valuable time with richer benefits.

### **Increase Productivity.**

Improve your employees' health, happiness, and overall productivity.

### **Company Culture.**

Better benefits are directly linked to a better company culture, which attracts better talent.

SCOPE OF SERVICES

# Gold.

HEALTH PLANS



**Gold 1000**



**Gold 3000**



**Gold 3200 HDHP**

	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
Deductible Individual/Family	<b>\$1,000</b> <b>\$4,000</b>	<b>\$6,500</b> <b>\$19,500</b>	<b>\$3,000</b> <b>\$9,000</b>	<b>\$6,500</b> <b>\$19,500</b>	<b>\$3,200</b> <b>\$9,000</b>	<b>\$6,500</b> <b>\$19,500</b>
Max OOP Individual/Family	<b>\$1,000</b> <b>\$4,000</b>	<b>None</b>	<b>\$3,000</b> <b>\$9,000</b>	<b>None</b>	<b>\$3,200</b> <b>\$9,000</b>	<b>None</b>
Coinsurance After Deductible	<b>80%</b>	<b>50%</b>	<b>100%</b>	<b>50%</b>	<b>100%</b>	<b>50%</b>
Primary Specialist Urgent Care	<b>\$10</b> <b>\$55</b> <b>\$55</b>	<b>50%</b>	<b>\$10</b> <b>\$55</b> <b>\$55</b>	<b>50%</b>	<b>100%</b>	<b>50%</b>
Other Services*	<b>80%</b>	<b>50%</b>	<b>100%</b>	<b>50%</b>	<b>100%</b>	<b>50%</b>

Prescription Medications

Generic	<b>\$1</b>	<b>Not Covered</b>	<b>\$1</b>	<b>Not Covered</b>	<b>100%</b>	<b>Not Covered</b>
Preferred	<b>\$35</b>	<b>Not Covered</b>	<b>\$35</b>	<b>Not Covered</b>	<b>100%</b>	<b>Not Covered</b>
Non-Preferred	<b>\$75</b>	<b>Not Covered</b>	<b>\$75</b>	<b>Not Covered</b>	<b>100%</b>	<b>Not Covered</b>
Specialty	<b>\$200</b>	<b>Not Covered</b>	<b>\$200</b>	<b>Not Covered</b>	<b>100%</b>	<b>Not Covered</b>

\* This refers to In-Patient Hospitalization, Out-Patient Surgery, X-rays, Labs, or Emergency Room.



SCOPE OF SERVICES

# Silver.

## HEALTH PLANS



### Silver 2000



### Silver 3000



### Silver 3200 HDHP

	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
Deductible Individual/Family	<b>\$2,000</b> <b>\$8,000</b>	<b>\$6,000</b> <b>\$18,000</b>	<b>\$3,000</b> <b>\$9,000</b>	<b>\$6,000</b> <b>\$18,000</b>	<b>\$3,200</b> <b>\$9,000</b>	<b>\$6,000</b> <b>\$18,000</b>
Max OOP Individual/Family	<b>\$8,000</b> <b>\$12,000</b>	<b>None</b>	<b>\$6,000</b> <b>\$12,000</b>	<b>None</b>	<b>\$6,000</b> <b>\$12,000</b>	<b>None</b>
Coinsurance After Deductible	<b>80%</b>	<b>50%</b>	<b>80%</b>	<b>50%</b>	<b>80%</b>	<b>50%</b>
Primary Specialist Urgent Care	<b>\$10</b> <b>\$55</b> <b>\$55</b>	<b>50%</b>	<b>\$10</b> <b>\$55</b> <b>\$55</b>	<b>50%</b>	<b>80%</b>	<b>50%</b>
Other Services*	<b>80%</b>	<b>50%</b>	<b>80%</b>	<b>50%</b>	<b>100%</b>	<b>50%</b>

#### Prescription Medications

Generic	<b>\$1</b>	<b>Not Covered</b>	<b>\$1</b>	<b>Not Covered</b>	<b>80%</b>	<b>Not Covered</b>
Preferred	<b>\$35</b>	<b>Not Covered</b>	<b>\$35</b>	<b>Not Covered</b>	<b>80%</b>	<b>Not Covered</b>
Non-Preferred	<b>\$75</b>	<b>Not Covered</b>	<b>\$75</b>	<b>Not Covered</b>	<b>80%</b>	<b>Not Covered</b>
Specialty	<b>\$200</b>	<b>Not Covered</b>	<b>\$200</b>	<b>Not Covered</b>	<b>80%</b>	<b>Not Covered</b>

\* This refers to In-Patient Hospitalization, Out-Patient Surgery, X-rays, Labs, or Emergency Room.





SCOPE OF SERVICES

# Bronze.

## HEALTH PLANS



### Bronze 5000 HDHP



### Bronze 5000



### Bronze 6000

	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
Deductible Individual/Family	<b>\$5,000</b> <b>\$12,700</b>	<b>\$6,000</b> <b>\$18,700</b>	<b>\$5,000</b> <b>\$12,700</b>	<b>\$6,000</b> <b>\$18,700</b>	<b>\$6,000</b> <b>\$9,000</b>	<b>\$6,000</b> <b>\$18,000</b>
Max OOP Individual/Family	<b>\$6,000</b> <b>\$12,700</b>	<b>None</b>	<b>\$6,000</b> <b>\$12,700</b>	<b>None</b>	<b>\$8,150</b> <b>\$12,000</b>	<b>None</b>
Coinsurance After Deductible	<b>70%</b>	<b>50%</b>	<b>70%</b>	<b>50%</b>	<b>60%</b>	<b>50%</b>
Primary Specialist Urgent Care	<b>70%</b>	<b>50%</b>	<b>\$10</b> <b>\$80</b> <b>\$100</b>	<b>50%</b>	<b>\$10</b> <b>\$80</b> <b>\$100</b>	<b>50%</b>
Other Services*	<b>70%</b>	<b>50%<sup>†</sup></b>	<b>70%</b>	<b>50%<sup>†</sup></b>	<b>60%</b>	<b>50%<sup>†</sup></b>

#### Prescription Medications

Generic	<b>70%</b>	<b>Not Covered</b>	<b>\$1</b>	<b>Not Covered</b>	<b>\$1</b>	<b>Not Covered</b>
Preferred	<b>70%</b>	<b>Not Covered</b>	<b>\$35</b>	<b>Not Covered</b>	<b>\$35</b>	<b>Not Covered</b>
Non-Preferred	<b>70%</b>	<b>Not Covered</b>	<b>\$75</b>	<b>Not Covered</b>	<b>\$75</b>	<b>Not Covered</b>
Specialty	<b>70%</b>	<b>Not Covered</b>	<b>\$200</b>	<b>Not Covered</b>	<b>\$200</b>	<b>Not Covered</b>

\* This refers to Imaging (CT, PET, MRI, X-Ray, and Diagnostic), Labs, Hospice, and Emergency Room Services (including facility, physician, surgery, PT, or DME during the visit; MRIs will be a separate co-pay).

† Out-of-Network Ambulance Services are treated the same as In-Network. This is ONLY for Ambulance Services.

Not Listed is Organ Replacement, which is covered In-Network and not covered Out-of-Network for all plans.

