

- **ECHP ADVANTAGE CARE** focuses on benefits needed by the majority of the population. ECHP ADVANTAGE CARE limits the upper and maximum benefit. You can select benefits annually based on your budget.
- **ECHP ADVANTAGE CARE** is structured as a single employer self-insured plan which is governed by the rules and regulations of the Dept. of Labor and governed by ERISA statutes. This allows plan participants the opportunity to avoid many costly mandated benefits.
- **ECHP ADVANTAGE CARE** is an employer owned and sponsored program that allows employers and their participants a scenario similar to “buying direct” eliminating ancillary expenses.
- **ECHP ADVANTAGE CARE** incorporates safe, secure, and cost efficient administration.
- **ECHP ADVANTAGE CARE** employer plans are reinsured by companies rated (A) or better with assets exceeding \$1b.



ECHP
Employers Choice Health Plan

Advantage Care

As a single employer self-insured plan, ECHP Advantage Care is regulated by the Federal Government's Department of Labor. ECHP Advantage Care is not regulated by the State Insurance Department and therefore is not required to offer mandated benefits. The plan sponsor is protected by an (A) rated reinsurer which is regulated by the State Insurance Department. Final rates and group acceptance are subject to the Underwriting of medical applications.



Advantage Care

*“Finally, a
Cost Efficient
Medical Insurance
Solution”*





Advantage Care

Health Plan Administrators, Employers, and Health Plan Participants are frustrated with the ever increasing cost of medical care and the insurance to protect against financial pitfalls.

The Employers Choice Health Plan and ECHP Advantage Care offer a cost efficient solution that allows for comprehensive benefits in the areas where they are needed the most.

RECENT SURVEYS INDICATE WHAT HEALTH PLAN PARTICIPANTS REALLY WANT?

- Immediate access to health care
- Low out of pocket expenses
- Access to multiple medical providers
- Access to low cost prescription drugs
- Peace of mind knowing that immediate care is available
- Affordable Monthly Cost

The ECHP Advantage Care Plan addresses the needs of Health Plan Participants.



IMMEDIATE ACCESS

With the ECHP ADVANTAGE CARE program each participant will have a multipurpose ID Card that will be recognized by urgent care and other medical providers nationwide.

LOW OUT-OF-POCKET EXPENSES

ECHP ADVANTAGE CARE offers primary care physician co-pay plans that start as low as \$30.00. Yes...only \$30 to go to your physician.

ACCESS TO MEDICAL PROVIDERS

ECHP ADVANTAGE CARE networks offer a comprehensive panel of urgent care, primary care, and specialists numbering over 400,000 nationwide.

ACCESS TO LOW COST PRESCRIPTIONS

ECHP ADVANTAGE CARE allows you and your family to get 100's of FREE prescriptions at Walmart and prescription co-pays starting at only \$5.00 at over 400,000 pharmacies nationwide.

PEACE OF MIND

One less thing to worry about knowing that ECHP ADVANTAGE CARE is standing behind you in case you or your family need medical care.

AFFORDABLE

ECHP ADVANTAGE CARE is up to 60% lower cost than traditional medical plans.

ECHP Advantage Care Limited Benefit Summary

	IN NETWORK	OUT OF NETWORK
DEDUCTIBLE		
Single	\$500	\$1,000
Family	\$1,500	\$3,000
COINSURANCE		
Medical	*70%	*50%
Chiropractic	*50%	*50%
Primary Care (Family Practice, Pediatrician, OB-GYN)		
First \$100 of Covered Charges	**100%	*50%
After \$100 of Covered Charges	70%	*50%
Accident: First \$500 (Yearly Benefit)	100%	100%
Accident: After First \$500 (Yearly Benefit)	*70%	*50%
Routine Physicals/Preventive	**100%	*50%
<i>*After Satisfaction of Annual Deductible / **After Satisfaction of Office Co-Pay</i>		
CO-PAYS (PER OCCURRENCE)		
Primary Care (Family Practice, Pediatrician, OB-GYN)		
	\$30	N/A
Emergency Room Co-pay (Waived if Admitted)		
	\$250	\$250
OUT OF POCKET COINSURANCE		
Single	\$3,000	N/A
Family	\$6,000	N/A
RX CARD CO-PAYS:		
Generic (34 Day): or	\$5	N/A
Greater of > Percentage of Cost	20%	N/A
Name Brand PREFERRED (34 Day): or	\$25	N/A
Greater of > Or Percentage of Cost	20%	N/A
MATERNITY COVERAGE		
Subject to Deductible & Coinsurance (Based on Group Participation 15+)		
Preventative Dental (\$30 Co-pay)	Included	Included
CALENDAR YEAR MAXIMUMS		
Plan Benefits	\$100,000	\$100,000
Chiropractic	\$500	\$500
Physical, Occupational & Speech Therapy	\$2,000	\$2,000
Routine Physicals/Preventive	\$300	\$300
LIFETIME MAXIMUMS		
Hospice Care	\$3,000	\$3,000
Neonatal (Premature Infants)	\$50,000	\$50,000
Organ Transplants	\$50,000	\$50,000
Burns	\$50,000	\$50,000
LIFETIME PLAN BENEFITS	\$1,000,000	\$1,000,000