

limited benefit *Health Programs*

po box 309, rock hill, ny 12775 ♦ ph: 800-622-8272 ♦ fax: 845-796-3661 ♦ website: www.siegelagency.com

Irwin Siegel Agency, Inc. (ISA), a leader in customized insurance programs and risk management solutions for Human Service Providers, is pleased to announce our new Limited Benefit Health Program (LBHP). **With the LBHP program businesses can provide affordable accident and sickness coverage for employees who are not covered by traditional benefit programs and employees who want to supplement other insurance coverage.**

How can LBHP help you retain employees?

While employers see the importance of being able to provide their employees with some level of health care coverage, an increasing number of them find themselves victims of today's soaring major medical rates. What can be done to help balance the organization's bottom line and employees' health?

ISA's Limited Benefit Health Program offers solutions that are designed to help provide employees with access to quality healthcare, in the areas where they need it most. This program offers:

- Access to quality healthcare for employees' most common medical needs— such as doctor's office visits, emergency room visits, hospital room and board, and prescription drugs.
- An affordable alternative for employees who cannot pay or are not eligible for their company's major medical offerings.
- Expanded eligibility coverage options, including coverage for eligible dependents, 1099 contractors, and valid associations.
- No pre-existing condition limitations or deductible requirements.
- Access to thousands of facilities and physicians located across the country through the Beech Street provider network.
- A personal identification (ID) card to every insured, for customer care whenever needed.

Valuable Services Included

- 24/7 Confidential Nurseline
- Prescription Drug Discount Card
 - ♦ Up to 60% off of Generics and up to 25% off Name Brand
- An Exceptional Discount Provider Network
 - ♦ More than 550,000 physicians, 4,000 acute care facilities and 90,000 ancillary providers throughout the country
- Customer Service and Patient Advocacy

Options Available

- Two Coverage Designs
 - ♦ Bronze and Platinum
- Two Funding Options
 - ♦ Employer Contribution: 50%-100% (Mandatory)
 - ♦ Employee Contribution: 100% (Voluntary)

www.siegelagency.com

Benefits available

Excluded in MN & WA

- Physician's office visits – up to 5 visits per year or 10 per family.
- Diagnostic X-ray and lab tests – up to 5 tests per year, 10 per family.
- Wellness/health screening – up to 3 tests per year (under supervision of physician).
- Well-Baby Care – up to 6 visits; dependent children covered up to 6 months old.
- Emergency Room (covered accident only) – up to 4 visits per year per covered accident.
- Hospital admission – a lump sum benefit for an insured person when admitted to a hospital as an inpatient for a covered accident or sickness.
- Daily Hospital Confinement – coverage for up to 30 days per confinement as an inpatient due to a covered accident or sickness.
- Intensive care confinement – coverage for up to 30 days per confinement; pays in addition to the daily hospital benefit while confined in an ICU for a covered accident or sickness.
- Surgery – when it is a result of a covered accident or illness and is performed by physician.
- Anesthesia – paid as percentage of schedule of operations.
- Accidental death – spouse covered for 50% of accidental death benefit; dependent child covered for 25% of accidental death benefit.



Did You Know?

- An estimated 47 million or 16% of Americans lack any type of health care coverage.
- In 2007 the average healthcare spending in the US was approximately \$7,600 per person.
- As of 2006, about 62% of healthcare expenditure was spent on hospital care, physician clinical services, and prescription drugs.

**irwin siegel
agency, inc.**
insurance & risk management

For more information please contact
Brad Rutledge, Program Manager
phone: 1-800-622-8272 ext. 5137
e-mail: brad.rutledge@siegelagency.com

A Better Solution for *Employee Retention*

In the United States, 48% of employers cite high premiums as the primary reason for not offering health insurance to their employees, while insureds have seen their out-of-pocket health care contributions increase faster than their wages can keep up. In 2006 there were 43.6 million Americans of all ages who did not have Health Insurance, or 14.8% of the population. **Companies need to find cost-effective ways to help provide valuable coverage for their employees** - whether they work on a contract, temporary, hourly, part-time, or full-time basis.

The Solution

Now you can offer your employees more affordable benefits with ISA's LBHP, a highly effective, limited benefit medical plan that can provide your employees and their dependents access to basic healthcare services at affordable premiums. The flexibility of our plans allows employers to choose from a range of benefit amounts for basic inpatient services, outpatient services, and prescription drugs.

ISA's Limited Benefit Health Plan (LBHP) provides access to the nationally acclaimed **Beech Street Provider Network**, with over 500,000 individual practitioners and over 80,000 facility locations, including more than 4,500 acute care hospitals around the US. Most importantly, ISA's LBHP can help employees better maintain a healthy well-being, so that they can function at their best while on the job.



With our broad capabilities and customer-centered approach, clients are recognizing the appeal of ISA's LBHP as their program-of-choice.

Coverage Benefits

Benefit	Bronze	Platinum
Physicians Office Visit	\$50 per visit	\$75 per visit
Diagnostic X-Ray & Lab Tests	\$100 per test	\$100 per test
Wellness/Health Screening	\$50 per test	\$50 per test
Well Baby Care	\$50 per visit per insured baby	\$50 per visit per insured baby
Emergency Room	\$50 per visit	\$75 per visit
Hospital Admission	\$250 per admission	\$1,000 per admission
Daily Hospital Confinement	\$200 per day (max of \$6,000 per confinement)	\$1,000 per day (max of \$30,000 per confinement)
Intensive Care	\$250 per day (max of \$7,500 per confinement)	\$1,000 per day (max of \$30,000 per confinement)
Surgery	N/A	Maximum of \$2,000 for surgery per scheduled amount
Anesthesia	N/A	Maximum of \$250
Accidental Death	\$5,000	\$5,000

Pricing Charts

Mandatory

Rates available if employer pays 50%-100% of monthly premium

	Bronze	Platinum
Employee	\$62.00	\$130.00
Employee + Spouse	\$115.40	\$249.70
Employee + Child(ren)	\$126.50	\$254.80
Family	\$161.50	\$348.80

Voluntary

Rates available if employer pays 0% of monthly premium

	Bronze	Platinum
Employee	\$79.10	\$169.30
Employee + Spouse	\$149.70	\$328.80
Employee + Child(ren)	\$165.10	\$335.70
Family	\$217.20	\$468.60