

**Do you want to offer
GREAT group medical benefits
and SAVE your clients money?**



We have 2 solutions that will help you **Be The Hero!**

Benefits ... for you and your clients

FOR BROKERS

- ❖ Diversifies commission source
- ❖ Expands product portfolio
- ❖ Provides a timely solution in a volatile marketplace

FOR EMPLOYERS

- ❖ Offers better benefits while decreasing costs
- ❖ Retains and attracts valuable employees
- ❖ Has online administration (billing, eligibility)
- ❖ Eases employee concerns about rising out-of-pocket costs

FOR EMPLOYEES

- ❖ Provides valuable protection against life's uncertainties
- ❖ Improves benefits and reduces out-of-pocket expenses
- ❖ Has easy-to-understand products
- ❖ Simplifies the claims process



Let's Compare

	BEAZLEY	M O R G A N W H I T E
Rev 11.15	(Gap)	(Gap)
Definition of small group size	10 lives or more	5 lives or more
Effective dates available	1st	1st
New start up businesses accepted	Yes	Yes
POS	N/A	Yes
HMO	N/A	Yes
PPO	N/A	Yes
HSA/HRA compatible	No	HRA compatible
Dual option	Yes, 25 lives or more	Yes, 10 lives or more
Triple option	Yes, 50 lives or more	Yes, 20 lives or more
Embedded vs non-embedded	Embedded with Major Medical	Yes, but no HSA plans
Plans offer calendar yr	Yes	Yes
Plans offer policy yr	Yes	Yes
Composite-rated	Yes, with employer funded	Yes
Medical - min ee participation	*Groups 10-19 eligible ee require a min of 8 covered employees *Groups 20-49 eligible ee require a min of 12 covered employees *Groups 50-99 eligible ee require a min of 15 covered employees *Groups 100+ eligible ee require a min of 15% participation	Every employee, dependents, covered by the major medical plan(s), must participate and enrolled. If group currently has a dual-options, including a HSA, those ee's covered by the HSA do not have to participate. There are no age restrictions.
Domestic partners	Employer request in conjunction with state mandates	We follow what the major medical allows
1099 employees	No	No
Out of state employees allowed	Yes	Yes
Open enrollment period	Prior to effective date/no late entrants allowed	Whatever the major medical allows
Employee - termination of coverage	End of the month	End of the month
Off-cycle plan changes	No	Once during 12 month period
Pre-cert required	No	No
Administrative fees	None	Included in rates
COBRA administration offered	Yes, as an option through myCOBRAPlan.com (a division of Business Plans, Inc.)	We allow the employer to keep Cobra employees on the plan
POP for Section 125 offered	N/A	Yes, if needed
ACA Pediatric Dental	N/A	N/A
Network	We follow what the major medical network	We follow what the major medical network

Beazley Gap

- 1st dollar benefit for employees (Beazley pays 1st before deductible)
- Rates based on employee census – best rates for younger groups
- 4-tier composite rates
- Works with groups of 10 or more eligible
- You can design your own plan and even have a “\$0” deductible with 100% coinsurance (inpatient)



Premium Saver

- Works with large and small groups with as few as 5 employees
- **No rate up** for industry, age or location
- 4-tier composite rate
- Covers the same expenses as the underlying major medical plan
- Designed to wrap around your major medical plan like a glove
- Optional co-pays for doctor visits and outpatient prescription drugs



Safe for Employer and Agent

- Complies with the ACA requirements
- Works well with non-ACA groups
- Reduces premium
- Maintains or improves benefits
- Works with
 - High Deductible Health Plans
 - Fully insured PPOs
 - Self-insured plans
- Guarantee issue (no medical questions)
- No pre-existing conditions



Everyone needs a Hero!

What are you waiting for?

Call Scott Lewis, ext 208,
Group Medical Marketing Director,
to learn more and to get a quote.

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May Insurance Services, Inc.

"Service" is more than just our name

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