



SIMPLE select

Providing basic employee coverage shouldn't be complicated.
Or expensive.

That's why we created Simple Select – a smart, streamlined way to provide affordable employee health benefits.

What's Simple Select?

A self-funded minimum essential coverage (MEC) plan. Our options satisfy the individual mandate for employees. They also minimize potential Affordable Care Act-related penalties for employers, at a cost that's lower than other insurance options.



Simple to get started. Just provide a group census listing employee age and gender; a quote can typically be generated within two business days. Your plan can be up and running in as little as 30 days.



Simple to administer. Enroll online or on paper. Your account manager will help set up a bank account to fund claims cost every month and answer questions. Administration fees will be the same every month; your monthly claims costs will vary, depending on usage.



Simple to use. No complicated forms to submit or records to keep. Employees simply show their customized ID card. They'll pay nothing for preventive services, and a low copay for other services such as generic prescriptions.

Plan Overview

Benefit Summary	Simple Select		
	Plan 1	Plan 2	Plan 3
Preventive Care – ACA-Mandated			
15 Preventive Services for Adults	✓	✓	✓
22 Preventive Services for Women	✓	✓	✓
26 Preventive Services for Children	✓	✓	✓
Physician’s Office Visit Copay			
\$25 copay, 4 visits per year	N/A	✓	✓
Diagnostic Lab & X-ray			
Included with office visit, 4 per year	N/A	✓	✓
CAT Scan & MRI			
\$400 annual benefit	N/A	N/A	✓
Emergency Room			
\$250 annual benefit	N/A	N/A	✓
Out-Patient Surgery			
\$600 annual benefit	N/A	N/A	✓
Hospital Confinement			
\$1,000 annual benefit	N/A	N/A	✓
Substance Abuse Confinement			
Coverage	N/A	N/A	N/A
Mental Illness Disorder Confinement			
Coverage	N/A	N/A	N/A
Skilled Nursing Facility Confinement			
Coverage	N/A	N/A	N/A
Accident			
Coverage	N/A	N/A	N/A
Telephone Access			
Teladoc – unlimited access	N/A	✓	✓
Prescriptions			
Contraception	✓	✓	✓
\$2 copay, limited generics only	N/A	✓	✓

Please Note:

- Simple Select is not comprehensive medical coverage. It is important that plan sponsors understand this and communicate it clearly to potential plan participants.
- Although Simple Select qualifies as “minimum essential coverage” as defined by the Affordable Care Act, and allows individuals to escape the individual penalty, it does not qualify as “minimum essential benefits.” Benefits are very limited.

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www.hfbenefits.com
800.477.2287

What's Simple Select? Choose from three levels

- **Plan 1:** Basic plan covers preventive care at 100 percent, including all services required by the Affordable Care Act.
- **Plan 2:** Preventive care plus additional services, including up to four physician visits annually, generic drug plan and a free 24/7 telemedicine service.
- **Plan 3:** All the benefits of Plans 1 and 2, plus limited coverage to help pay for such services as emergency room care and out-patient surgery.

3 ways

Simple Select solves your benefits problems

1. Avoid the \$2,160-per-employee penalty.

Under the shared responsibility portion of the ACA, this penalty is applied if an employer does not offer eligible employees a plan with minimum essential coverage. Simple Select qualifies, eliminating the risk of a large fine.

2. Minimize the potential \$3,240-per-employee penalty.

Employers that offer only MEC plans and do not offer an “affordable” minimum essential benefits plan could potentially face a fee of \$3,240 per employee. However, this penalty applies only to those employees who purchase a policy from the exchange AND whose income qualifies them for a premium subsidy – NOT for every employee.

3. Help employees avoid penalties and save money.

These plans meet the minimum requirements of the ACA's individual mandate. So employees won't owe fines, which in 2016 will range from \$695 to as much as \$2,085. And they won't pay out of pocket for basic preventive care.

Self-funded – but still simple

Because of the limited nature of claims, self-funding with Simple Select is, well, simple.

No reinsurance necessary.

That's because your overall risk is low. No benefits for extensive hospitalization, surgeries, expensive tests or treatment are provided, so your maximum expenditure is capped.

No end-of-year surprises.

Our rates are calculated using a special matrix developed by an actuarial team, taking gender, age and anticipated usage into account. Based on historical data, most plans actually spend less for benefits than projected.

Is Simple Select right for you?

It's a smart solution if you did not offer universal benefits prior to healthcare reform; find it difficult to budget for a traditional benefit plan; and/or wish to provide affordable benefits while minimizing potential penalties.

Your business may be a good candidate if you meet one or more of these criteria:

- Applicable large employer with at least 50 full-time or benefit-eligible employees
- High percentage of lower-wage, PRN and/or variable-hour employees
- High number of employees newly eligible for benefits
- Industries where benefits have not traditionally been offered, such as retail, service, home health/nursing homes, food service and hospitality

Simple Select can be part of a multi-level benefits strategy, offered **in conjunction** with one or more traditional medical insurance plans. Just ask about our self-funded solutions, for groups of all sizes.