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CHAMBER SPECTRUM BENEFITS

- ACA compliant health plans through **A-rated carriers**.
- Premium savings from 10-40%.
- National network with over 1,500 local providers
- **Comprehensive prescription benefits.**
- Simplified, easy-to-understand plan designs.
- Available for groups down to 5 covered lives.
- No minimum participation requirements!
- Free telemedicine!

YOU ASKED AND WE FOUND AN ANSWER!

Frustrated with the disruption that the health insurance industry has created for ga U` Ya d`cmYfg the Greater Seminole Area Chamber of Commerce endeavored to find a group health insurance solution designed for small to mid-size businesses.

Now, utilizing the collective buying power of your chamber, we offer employers the opportunity to provide employees with an affordable, secure group health insurance plan through A-rated carriers!



Want more information?
Contact Tom Dorywalski at (727) 855-4549 or email us at tom@rtaylorins.com

Plans administered through 90 Degree Benefits, Wisconsin





Health Plan Overview

	Spectrum Gold	Spectrum Silver	Spectrum HSA	Spectrum Bronze
Deductible Ind/Fam	\$1,500/\$3,000	\$3,000/\$6,000	\$5,000/\$10,000	\$7,000/\$14,000
Deductible Type	Embedded	Embedded	Embedded	Embedded
Plan Type	Co-Pay	Co-pay	HSA	Co-pay
Coinsurance (Plan / Member)	80 / 20	100 / 0	100 / 0	100 / 0
PCP/Specialist/Urgent Care	\$5/\$50/\$50	\$5/\$50/\$50	Deductible	\$5/\$50/\$50
Wellness/Preventative	100% Covered	100% Covered	100% Covered	100% Covered
X-Ray/Lab	Ded + Coins	Ded + Coins	Deductible	Ded + Coins
Emergency Room	Ded + Coins	\$1,000 Co-pay	Deductible	\$1,000 Co-pay
Co-Insurance	80 / 20%	100 / 0%	100 / 0%	100 / 0%
OOP Max (Indiv - Family)	\$3,000/\$6,000	\$3,000/\$6,000	\$5,000/\$10,000	\$7,000/\$14,000
In-Patient Hospitalization	Ded + Coins	Deductible	Deductible	Deductible
Out-Patient Surgery	Ded + Coins	Deductible	Deductible	Deductible
Generic Rx	\$15	\$15	Deductible	\$15
Preferred Rx	\$50	\$50	Deductible	\$50
Non-Preferred Rx	\$100	\$100	Deductible	\$100
Specialty Rx	\$0 Preferred vendor	\$0 Preferred vendor	\$0 Preferred vendor	\$0 Preferred vendor

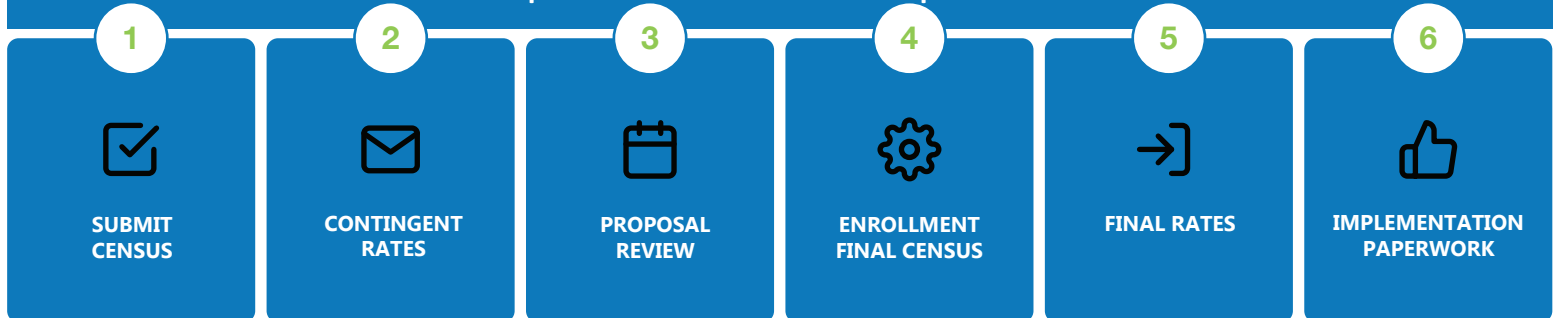
*All prescriptions above \$500 cost will be eligible for our specialty sourcing program through Partners Health Alliance. If an employee is ineligible, claims are processed according to the Rx formulary.

Health Plan Rates

	Spectrum Gold	Spectrum Silver	Spectrum HSA	Spectrum Bronze
Individual	\$573.27	\$534.24	\$456.20	\$489.65
Employee + Spouse	\$1,092.13	\$100.36	\$825.80	\$901.90
Employee + Children	\$857.58	\$771.40	\$643.05	\$698.06
Family	\$1,354.44	\$1,240.51	\$1,012.65	\$1,110.31

Rates shown above are prospective and may be higher or lower depending on underwriting demographics for each individual group!

How can I implement Chamber Spectrum Benefits?



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