

Affordable and Unique Health Insurance Options for Employers

Coterie Advisors has extensive experience in the specialty health insurance marketplace with unique strategies that include Limited Medical and Level Funded solutions for the hourly employee workforce. Since the early 1990's, the team at Coterie has worked with thousands of employers and helped millions of employees obtain quality, affordable coverage. With Fundamental Care, Coterie Advisors is offering an innovative and combined solution for different employee classes to help tackle the affordability void created by ACA challenges in healthcare.

The **fundamental problem** with health insurance:

- Expensive for both employers and employees
- Plans have high deductibles that create huge personal financial burdens

\$200

With 70% of working Americans living paycheck to paycheck, many surveyed Americans indicate that \$200 per month (or less) is what they would define as an affordable health insurance premium, it's no wonder 28.3 Million people are Uninsured.

"Fundamental Care is an innovative and alternative solution that provides access to unique and affordable health insurance options on a guarantee issue basis."

Fundamental Care consists of two employer-sponsored plans:

- **Level-Funded Limited Day Health Plans** for carve-out classes of employers
- **Limited Benefit Indemnity Plans** for part-time, hourly, and seasonal workers

With the combined solution, large employers can strategically offer customized benefit solutions to different classes of their employee population: full-time, part-time, mid-managers, shift-leaders, seasonal, and temporary workers. All at little to no cost to the employer.

Affordable solutions that are ideal for: restaurants, retailers, staffing firms, home health care, nursing homes, janitorial, transportation, construction, manufacturing, security and many more.

Employers decide on the **best strategy** to offer Fundamental Care:

- Limited Day Health Plan for employers looking to carve-out a segment of the population and contribute a minimum of \$100 per employee per month to their medical plan.
- Limited Benefit Indemnity Plan for employers looking to offer medical options on a voluntary basis or less than \$100 per employee per month contribution.



With a strategic stair-step approach, Employers can use Fundamental Care to improve recruiting and retention, reward longer-term employees or mid-level managers, or to help reduce benefit expenses. They can accomplish this by offering the Limited Benefit Indemnity plans on a voluntary basis on the first day of employment – while rewarding a segment of the population that is tenured or in an important class by contributing toward the Limited Day Health Plan. Ancillary and other Enhanced Benefits are also available.

Plans cost 30-40% less than HDHPs with no deductibles. A near-comprehensive plan that both employers and employees can afford:

Fundamental Care Limited Day Plans

- Level-funded
- Employer-sponsored
- Copay plan with 100% coverage and no deductibles
- Benefits are limited by days – no dollar amount limits
- High in potential coverage
- Preventative, outpatient and inpatient benefits
- ACA qualified MEC plan
- Minimum \$100 employer contribution
- Minimum 5 enrolled
- Core plan for small employers and carve-out plan for large employers



An affordable option for uninsured part-time and hourly workers that provides coverage for basic medical expenses:

Fundamental Care Limited Benefit Indemnity Plans

- Fully-Insured
- Voluntary for employers or associations
- Fixed-Indemnity benefit
- First-dollar Coverage
- Customizable Plan Designs and Price Points
- ACA qualified MEC Plans available
- Guarantee Issued
- No Medical Underwriting
- No Deductible or Co-insurance
- Pre-Pay for Doctor Visits
- Copay Rx Coverage

