



FLASHPOINT HealthCare

HOW WE ARE DIFFERENT

The answer is in our approach...

For years, employers have focused on two very basic components of Healthcare:

Rates

Plan Designs

The time has come to redirect their focus. **FLASHPOINT** offers options to increase an employee's benefits while reducing their out-of-pocket costs. We can do that by utilizing any combination of these **5 UNIQUE PRODUCTS**...

Attract and
retain top
employees

Take a look at our exclusive Healthcare Plans:

In addition to traditional group plans, we offer;

Level Funding — self-funded plan for 15-250+ lives that offers the employer full protection through Stop-Loss insurance and the opportunity to receive back 100% of unused claims dollars.

Captive Programs — a form of self-funding that allows a company to join a "pool" to Risk-Share with other like companies to reduce the cost of their medical benefit spend. 60% of the company's premium is held in a personal account as an asset.

MEC — Minimum Essential Plan that prevents being taxed the "Individual Mandate" penalty while providing 63 preventative services covered at 100%.

HRA — tax qualified Health Reimbursement Arrangement plans.

Integrating a Wellness Program through Prodigy Benefit Management

Prodigy is a population health management and data aggregator that will;

Incorporate a full EAP, Self Insured Medical Reimbursement Plan (SMRP), Benefit Bank for purchase of voluntary benefits.

Provide a GE/Intel Validation Institute Gold standard wellness plan, Counseling services, Substance abuse disorder recovery support, Benefit management/communication portal, virtual ER (telemedicine), prescription interaction guide and college loan services.

Manage TPA and billing reconciliation services, care coordination, patient advocacy services and more.

Qualifications: Product available to employers with 3 or more employees that are considered W-2 and full time. Employees must have less than 2% equity ownership and must have major medical through an employer sponsored plan either through themselves, spouse or if under 26, a parent.

Consider voluntary benefits through Combined Insurance®

Combined can provide consultative need-based analysis of current benefits for employees to create a customized solution which will include policies for;

Accident — cash benefits to cover unexpected costs like out-of-pocket medical cost

Critical Illness — pays lump sum benefits for heart attack, cancer, stroke and more.

Cancer — pays benefits for hospital, surgery, chemotherapy and more.

Disability — benefit if employee can't work due to accident or sickness. Helps reduce lost income.

Life — provide cash when your employee's family needs it most.

This added benefit will attract and retain Top Employees and improve workplace morale.

Integrate a dental program through BeneCare™

BeneCare™ offers small groups dental plans at large group rates;

Exclusive plan designs for chamber members with network accessibility.

Lower administrative costs that allows more benefit dollars to be allocated to patient care while providing an experienced client services department.

Available to groups as low as 1 employee.

Healthcare Help Pro — Payroll Deduction

\$21.98 monthly

Healthy savings for healthy families. Some expenses are unavoidable. Other expenses are unnecessary. What if you could eliminate or reduce the cost of those expenses? **Now that's smart.**

United Concierge Medicine 24/7/365 access to Emergency Medicine Expertise at the touch of a button. Speak with an Emergency Medicine Provider. ANYTIME. ANYWHERE.

Telephonic EAP Professional counseling and work/life support to help you cope with the ups and downs of life.

Compass Navigator Compass helps you make sense of confusing healthcare benefits, find great doctors, compare healthcare costs, and solve billing issues.

Vision Your eyes are the windows to your health. Save 10 - 60% on glasses, contacts, LASIK, exams and more.

Dental Smile brighter with big savings on dental services such as cleanings, X-rays and crowns.

Retail & Mail Order Pharmacy Don't let medication costs break the bank! Save on prescription medications at the pharmacy or mailed directly to your home.

For further information:

Call 1-800-953-4467 Fax 203-799-6701

E-mail steveglick@cfr-cit.com

Web www.citrust.com

CHAMBER INSURANCE TRUST

325 Boston Post Road, Suite 3F, P.O. Box 581

Orange, CT 06477

