



GREATER CHOICE
OKLAHOMA

 UnitedHealthcare®

Looking for affordable health care for your employees?

The Greater Enid Chamber of Commerce can now offer our members a new way to purchase health care benefits for your employees. Our Chamber recently joined the Greater Choice Oklahoma Association, and through an alliance with UnitedHealthcare, coverage will be available to our Chamber members starting Jan. 1, 2019.

The Greater Choice Oklahoma plan is available to small businesses with two to 50 employees, bringing more savings, service and choice to the market.

Opportunity for cost savings.

As a Chamber member, you can access the plan which gives you strength in numbers. For rating purposes you're seen as a large employer.

More plan options.

UnitedHealthcare offers plan flexibility with several plan designs. Consumer-driven health plan flexibility includes high deductible options, health reimbursement accounts (HRAs) and health savings accounts (HSAs). A wide selection of flexible plans to choose from, including medical, dental and vision, offer many ways for members of the association to help control costs. Bundling plans may bring savings and simplicity.

Easy to administer.

Rate tiers are constant throughout the year and employers can rely on a dedicated support team with more than 20 years of industry experience.

Find out how Greater Choice Oklahoma will generate savings for your business today. Learn more at www.greaterchoiceok.com.

Frequently asked questions

Do I have to be a Chamber member to join the Greater Choice Oklahoma health plan?

Yes. For Chamber membership information, including additional benefits that will be valuable to small businesses, contact Kalea Stafford, special events and membership director for the Greater Enid Chamber, at kalea@enidchamber.com or 580-237-2494.

Is my business eligible to receive health coverage through Greater Choice Oklahoma?

If you reside in the state of Oklahoma and your business is a member of the Greater Enid Chamber of Commerce with two to 50 employees, then your business is eligible!

When does coverage take effect?

Coverage begins as soon as Jan. 1, 2019.

How will my business and our employees be rated?

No medical underwriting is required for Greater Enid Chamber members. The plan includes coverage for pre-existing conditions. Rating is based on company demographics and census information, not based on health conditions.

Is this a limited benefit plan?

No. Greater Choice Oklahoma offers UnitedHealthcare's most popular plans that are offered today to large employers nationwide. Benefits will include: unlimited lifetime max; preventive care covered at 100 percent; \$0 copay telemedicine benefit

on most plans (unlimited); personalized weight loss program with one-on-one virtual coaching (included at no cost); Quit For Life® smoking cessation program with one-on-one coaching (included at no cost); maternity benefits and coverage (all plans); prescription drug coverage (all plans); mental health and substance disorder services (all plans); \$0 doctor visit for children (under 19) available on most plans (unlimited); national network coverage.

Will I get to keep my doctor?

UnitedHealthcare has an extensive nationwide network. Check to see if your doctor is included at www.greaterchoiceok.com.

How does an AHP work?

AHPs are group health plans that permit associations of employers to provide health coverage for employees. AHPs allow small employers to band together and be treated as a single large employer group. This enables the association to be subject to large group rating and benefit rules.

How is this different from former health coverage plans offered by chambers of commerce?

Similar plans formerly offered through chambers of commerce were no longer allowed under the Affordable Health Care Act. The Department of Labor changed the regulations to allow geographically based AHPs and permit AHPs to be formed for the primary purpose of providing health coverage.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

The UnitedHealthcare plan with Health Savings Account (HSA) is a high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member of FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

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www.greaterchoiceok.com