

# Southcoast<sup>®</sup> Health Plan **Plan Highlights**

Employer Solutions

Health Plans, Inc. and Southcoast<sup>®</sup> Health have partnered to develop **Southcoast Health Plan Employer Solutions**—two employer-sponsored, tiered health plans designed for Southeastern Massachusetts employers and their employees.

Employers may offer the tiered network and/or high performing limited network health plans. The plans may be offered along-side an existing plan; however, potential savings may be reduced.

## Solutions for Business Owners

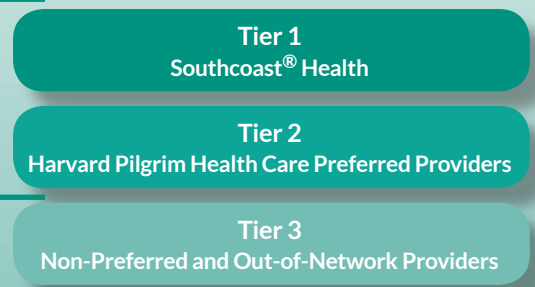
- Demonstrated savings from self-funding means thousands of dollars for a small business's bottom line
- Expert administration and preferred administrative pricing from Health Plans
- Preferred service pricing from Southcoast<sup>®</sup> Health
- A PPO product, using the Harvard Pilgrim, First Health and UnitedHealthcare networks, with no referrals required
- Easy to understand plan designs and a unique stop-loss product tailored to small business
- Medical and dental plans, with options to add FSA/HRA/HSA & COBRA products and fully-integrated wellness and disease management programs
- Detailed reports to help manage plan funds and monitor and adjust cash flow

## How Southcoast Health Plan Helps Employers Save

**Southcoast Health Plan Employer Solutions** offers discount incentives to encourage the use of Southcoast Health hospitals, facilities, and network of providers. Southcoast Health, which includes **Charlton Memorial, St. Luke's** and **Tobey hospitals**, has earned the Joint Commission's Gold Seal of Approval and is the leading provider of primary and specialty care across the entire region.

Under the Southcoast Health Plan, members designate a primary care physician, but the plan does not require referrals to specialists. In addition, members can control their out-of-pocket costs by utilizing the plan's 3-tier or narrower high performing network design when seeking health care services.

Tiered Employee Cost Sharing	Tier 1	Tier 2	Tier 3
PCP office visit copay	\$	\$\$	\$\$\$
Specialist office visit copay	\$	\$\$	\$\$\$
Inpatient/outpatient hospital copay	\$	\$\$	\$\$\$
High Tech Imaging copay	\$	\$\$	\$\$\$
Deductible	\$	\$\$	\$\$\$



The limited network design utilizes the first two provider tiers.

## Superior Patient Care and Expert Administration

The combination of Southcoast’s reputation for superior patient care in a local setting and Health Plans’ expertise in designing and administering self-funded employee benefit plans **results in a plan that delivers high-quality medical care at a reasonable cost—for both the patient and the plan.** With the added strength of Harvard Pilgrim Health Care’s extensive provider network and brand recognition for being among America’s highest-rated private health plans\*, Southcoast Health Plan is a great fit for organizations looking to self-fund and see demonstrated savings.



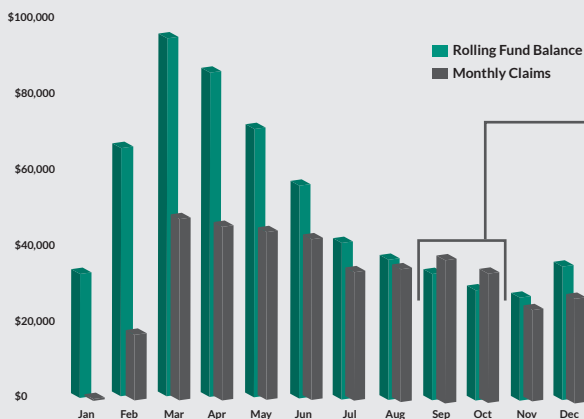
## Limited Risk with Reinsurance Coverage

Reinsurance (also known as stop loss) limits risk and helps protect a self-funded plan in the event that claims exceed what has been projected and budgeted. The plan offers **Specific Coverage** if one member’s claims exceed a maximum estimate and **Aggregate Coverage** if actual claims for the entire group exceed a maximum claim projection for the month.

Mid-sized employers who are currently fully-insured should consider our **alternative funding arrangement**—designed specifically for those employers looking to transition from a fully-insured to a self-funded plan.

### An Alternative Funding Arrangement: Easing the Transition to Self-Funding for Mid-Sized Employers

The combination of our monthly level funding option and reinsurance picked specifically for alternative funding helps ease the transition of mid-sized employers moving from fully-insured to self-funded. Maximum claims costs are estimated for the year. The employer group funds a claims account on a monthly basis based on the estimate, along with the reinsurance premium and administration fees.



During the first few months, the claims account builds (groups moving from fully-insured to self-funded have minimal claims experience during the initial months). If the total amount of claims to be paid exceeds the balance during any month, stop loss insurance will cover the difference. At the close of the contract period, any unused dollars in the claims fund are returned to the group.

Contact the Health Plans Sales Team at **800-987-6151** or visit us online.  
[www.HealthPlansInc.com](http://www.HealthPlansInc.com)

\*According to an annual ranking of the nation’s best health plans by the National Committee for Quality Assurance (NCQA).