Healthy Alternatives for Small Business

PhysiciansCare™
health plans

The Benefits of Physicians

Easy New Alternatives

Founded in 1995, Physicians Care has become one of Michigan's largest and most innovative health care networks. After a decade of consistent growth, Physicians Care has partnered with Nippon Life Insurance Company of America to develop outstanding new group health products. NLI America is a subsidiary of one of the world's largest insurance companies and has received an A.M. Best company rating of A- (excellent).

When combined with the strength and experience of the Physicians Care Health Care Network, NLI America offers excellent insured health plans, broad network coverage and outstanding customer service. A variety of benefit plan choices are available, providing employers with many ways to achieve both the cost savings and coverage needed today. Coverage is easy to understand and simple to use, and quality customer service is assured for all covered persons. Because these plans have been designed with the needs of small businesses in mind, groups of two or more full-time employees can qualify.

Affordable Plan Designs

Physicians Care offers several popular plan designs...

- Point-of-service
- Exclusive provider option
- Traditional PPO
- Consumer Driven (FSA, HSA, HRA)

More choices exist within these plan designs:

- Office visit co-pays from $10 to $25
- Annual deductibles from $125 to $2500
- HSA compatible high deductible plans
- In-network coinsurance options of 100%, 90% or 80%
- Numerous prescription drug co-pay options including traditional flat-dollar co-pays, percentage co-pays and separate annual deductibles
- Separate self-funded prescription plans

We also offer the option of a customized plan design for groups with 50 or more employees. Regardless of the plan design selected, Physicians Care providers help preserve the doctor-patient relationship by managing care and costs sensibly.

Empowering Your Employees

Physicians Care offers HSA and HRA compatible health plans to meet the needs of clients who are interested in embracing a consumer-directed benefit model. These high deductible health plans promote consumer awareness of health plan expenditures, while reducing premium costs for employers and allowing employees to take advantage of available tax savings.

How Consumer Driven Options Compare	FSA	HRA	HSA
Funds are contributed by:	Employer/ employee	Employer only	Employer/ employee
Is a high-deductible health plan required?	No	No	Yes
Are employee contributions made on a before-tax basis?	Yes	n/a	Yes
Can unused funds roll over from year to year?	No	Yes	Yes
Is the program portable?	No	No	Yes
Can vision or dental expenses be reimbursed?	Yes	Yes	Yes
Can over-the-counter medical expenses be reimbursed?	Yes	Yes	Yes
Can debit cards be provided?	Yes	Yes	Yes

Care Health Plans

Easy-To-Use Web Tools at www.physicianscare.com

Regardless of the consumer-directed option you select, we offer the web-based tools necessary to help your employees become more effective health care consumers. The following capabilities are accessible 24/7:

Employers

- View policy documents
- Access premium bills
- Process enrollment
- View/Access network directory

Employees

- View policy documents, benefit coverage information and privacy practices
- Check claim status, deductibles and out-of-pocket amounts
- Print an Explanation of Benefits (EOB)
- Request ID cards and Certificates of Creditable Coverage
- Download claim forms and privacy authorization forms
- Change address, benefits and privacy authorizations
- Link to helpful and informative health and wellness-related sources
- View/Access network directory

Providers

- Access primary care physician membership
- Check patient eligibility and claim status
- Print an EOB

The Physicians Care Provider Directory is also available online, and it's easy to navigate. Further, agents or employers can request a quote for any of our health plans online. Learn more about the Physicians Care health plan designs at www.physicianscare.com.

Efficient Pharmacy Services

Both retail and direct mail programs are available. Innovative programs promote the most effective treatment options.

New drugs are always under review and alternative drugs are evaluated by our prescription benefit manager. We share this information with covered persons so they can make informed drug choices. Formulary programs are available but are not required.

Local Service and Effective Communication

Every Physicians Care Health Plan is backed by local claims administration, customer service and communication. Regardless of the size of your organization or the

specific parameters of your plan, Physicians Care Health Plans include all the materials needed to implement your new program.:

- Informative policy booklets
- Durable ID cards
- All necessary forms
- Online policy documents
- Employer administrative manual

If you do business in Michigan, don't settle for less than Physicians Care Health Plans!

Physicians Care Health Plans include all the products and services required to address the needs of your employees and your bottom line. For a comparison on your existing health plan design or help with a new consumer-directed option, talk to your agent or contact Physicians Care at (616) 464-6633 or (800) 968-3033.

PhysiciansCare™
health plans

A superior network, affordable plan designs and outstanding service.

PhysiciansCare™
health plans

3033 Orchard Vista Dr. S.E., Grand Rapids, MI 49546
(616) 464-6633 • (800) 968-3033 • Fax: (616) 957-8986
www.physicianscare.com