



Level Funding Group Health Plans Overview

Level Funding Health Plans

Big Savings Aren't Just for Big Companies

Self-funded healthcare plans offer relief for smaller companies struggling with rising healthcare costs. Though often used by large corporations, self-funded plans can benefit companies of all sizes. This long-term healthcare strategy is an opportunity for savings and cost control.

Our Level Funding group health plan is ideal for employers with 10 or more healthy plan participants.

Level Funding features:

- ▶ Refund at the end of plan year if claims are lower than funded
- ▶ Stop-loss insurance to manage risk from higher-than-expected claims
- ▶ Predictable payments — same amount each month
- ▶ Broad array of plan designs to choose from
- ▶ Exempt from some Affordable Care Act taxes, fees, and penalties

How it Works

You pay a monthly fee made up of:

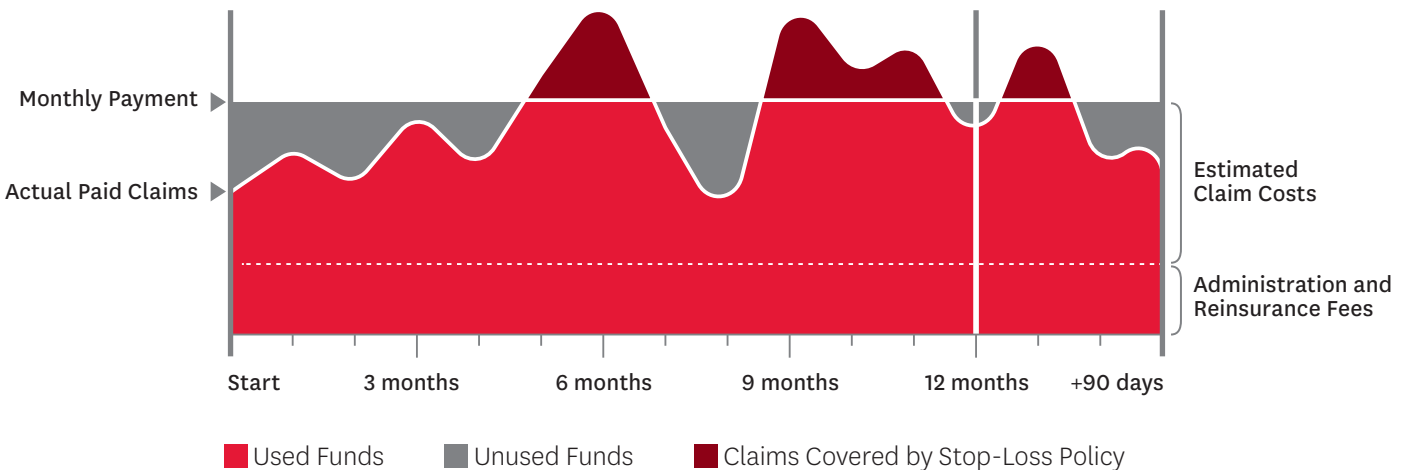
- ▶ A maximum claims amount based on the health of your employees
- ▶ An administration fee, which covers the cost of claims payment, care management, and broker commission
- ▶ A stop-loss premium covering the cost of insurance on higher-than-expected claims

If you sign a contract for a new offer of coverage at the end of the plan year, and your paid claims were less than what you funded, you are reimbursed for 50% of the difference 90 days after the plan year ends. If your paid claims were higher than the amount you funded, you owe nothing more.

Additional information regarding premiums and the renewal provision (new offer of coverage) can be found in the Level Funding Proposal available through the application process. Level Funding Proposals include assumptions that may constitute a premium change.

Detailed benefit information is available for review at QualChoice.com.

Level Funding Group Health Plans from QualChoice



Benefits administered by QualChoice · Stop-Loss underwritten by QualChoice Life and Health Insurance Company

Our Services

Your TPA Partner

Service and QualChoice go hand in hand. We have been providing benefits administration services for over 25 years. We take great pride in bringing self-funded employer groups valuable network cost savings, personalized service, and integrated technology. When you partner with QualChoice, we apply our skills and resources to achieve the solution your company deserves.

What's Included in Our Services

Our innovative programs and services help lower costs and increase healthy outcomes. Our administration fees include:

- ▶ Claims administration
- ▶ Utilization management
- ▶ Care management
- ▶ Pharmacy services
- ▶ Network and re-pricing
- ▶ Disease management/ predictive modeling
- ▶ Document compliance
- ▶ Reporting
- ▶ Reinsurance/stop-loss administration
- ▶ Self-service website
- ▶ Consolidated billing
- ▶ Account management
- ▶ Onsite employee meetings
- ▶ Issuing of ID cards

Provider Network

Our broad statewide network includes thousands of doctors, hospitals and other providers across Arkansas. It's easy to find one with our Provider Search tool at QualChoice.com. Plus, you're covered for emergency needs anywhere you travel.

Document Compliance

As your TPA partner, we prepare all your official plan documents and amendments. We also provide the information you need if you're required to file 5500 forms and schedules.

Claims Administration

Our claim system is fully integrated with our care management, billing and eligibility systems. Through our online benefits administration system, we ensure proper and prompt payment, reviewing claims for:

- ▶ Eligibility
- ▶ Pre-authorization
- ▶ Medical necessity and appropriateness
- ▶ Provider status
- ▶ Benefit design
- ▶ Clinical editing

Online Services at QualChoice.com

Our website gives you access to a range of self-service transactions, focusing on the most critical needs of your employees and the providers who serve them. At QualChoice.com, members can get 24/7 access to the information they need:

- ▶ Check eligibility status and claim information
- ▶ View benefits
- ▶ Order ID cards
- ▶ Email questions to Customer Service
- ▶ Review Provider Directory
- ▶ Learn about QCARE health management programs

Enrollment and Eligibility

QualChoice accepts eligibility in three forms:

- ▶ Paper enrollment
- ▶ 5010 HIPAA compliant 834 electronic enrollment files
- ▶ eEnroll, our online eligibility portal

Our Services *continued*

Customer Service

Our call center hours are Monday through Friday, 8 a.m. to 5 p.m. CT. Our helpful representatives can solve problems or issues on the first call.

Accounting

Our accounting and financial reporting is automated, and interfaces with all of our systems.

Consolidated Billing and Financial Reporting

We offer consolidated billing for all products purchased from us. Ease your administrative burden with the convenience of one bill and one payment!

Client Reporting

We know the value of information. We provide reporting and a final settlement statement at the end of the run-out period.

Stop-Loss Aggregate Coverage

Our relationship with our preferred stop-loss carrier provides a comprehensive solution to manage total medical costs. At the end of the policy period, if a group has exceeded its attachment point, there will be no settlement required.

Pharmacy Benefit Management

We offer a flexible pharmacy benefit plan for lower overall healthcare costs. We firmly believe that the investment of a healthcare dollar in appropriate drug therapy yields a positive return.

We offer a comprehensive and cost-effective formulary. It is maintained by Express Scripts Pharmacy & Therapeutics (P&T) Committee, which is made up of practicing physicians and pharmacists. They evaluate new drugs, perform therapeutic class reviews, and review/approve dispensing guidelines, pre-authorization, and step/contingent therapy.

Our large national pharmacy network gives members easy access to a network pharmacy wherever they are. This network includes all major chains and most of the independent retail pharmacies in Arkansas. A mail service option is also available.

By logging in at QualChoice.com and selecting Your Drug Formulary, members have access to:

- ▶ Price and Save Drug Pricing Center
- ▶ Covered Drug List (printable)
- ▶ A pharmacy locator
- ▶ Online Drug Profile, a printable list of all prescriptions filled over a given period of time



Care Management

Our goal is to provide the highest-quality care management services to our clients and to meet the medical needs of their employees and covered dependents. Through our disease management, utilization management and high-cost case management programs we help your employees improve their health and lower related costs.

Utilization Management

Utilization management (UM) is the evaluation of the medical necessity, appropriateness, and efficiency of healthcare services, procedures, and facilities used under your benefits plan. Our doctors and registered nurses review the medical necessity of services and make coverage decisions based on evidence-based guidelines. We strive to encourage the highest quality of care, in the most appropriate setting, from the most appropriate provider, resulting in cost-effective care

Program features:

- ▶ Pre-certification based on medical necessity for inpatient hospitalizations, outpatient surgeries, elective procedures, imaging, diagnostics, outpatient therapies, durable medical equipment and other defined services
- ▶ Facilitation of referrals to network providers
- ▶ Concurrent inpatient review
- ▶ Discharge planning
- ▶ Retrospective medical review
- ▶ Physician advisor program
- ▶ Identification of potential care management cases
- ▶ Notification of potential high dollar/complicated cases
- ▶ Pharmacy authorization for certain specialty drugs



Case Management

Our case management program helps control the rising costs of serious illness and chronic disease. Case management ensures that the medical services being paid for are essential, effective and delivered in the most appropriate, coordinated and cost-effective manner. The case management criteria vary, depending on the patient's diagnoses, the chronic nature or severity of illnesses, and the cost of treatment.

Program features:

- ▶ Assessment of appropriateness of care/medical necessity
- ▶ Evaluation of member/family needs
- ▶ Compassionate/personalized care
- ▶ Provider/facility care coordination
- ▶ Identification of available patient/family resources
- ▶ Education and discussion to assist member/family understanding of medical condition
- ▶ Support of member/family with appropriate medical care decisions
- ▶ Representation of the client (group) as a qualified and objective third party
- ▶ Provision of nationwide coverage

Care Management *continued*

High-Risk Maternity

Our high-risk maternity program provides support for mother and child. Services and educational materials are designed to help mothers-to-be give their babies a healthy start. We strive for an active partnership with the mother, the family, the provider, and the prenatal nurse throughout the pregnancy.



Program features:

- ▶ Prenatal medical care
- ▶ Prenatal nutrition
- ▶ Pregnancy-related problems
- ▶ Drug therapy in pregnancy
- ▶ Diabetes in pregnancy
- ▶ Prenatal exercise
- ▶ Normal changes during pregnancy
- ▶ Life-style considerations
- ▶ Family dynamics
- ▶ Role of the father
- ▶ Travel during pregnancy
- ▶ Breast-feeding
- ▶ Infant car seat use

QCARE Health & Wellness Management

Chronic conditions and illness can make a big impact on an employee's personal life, work life, and daily routine. Our QCARE Health Management programs help members better manage and understand their chronic conditions. Our nurse care managers coordinate and facilitate solutions to the member's healthcare needs.

QCARE health coaching helps members reduce or control out-of-pocket costs by helping them change their habits. Our health coaches teach members to set and reach overall health and well-being goals, providing support and educational resources on issues like stopping tobacco use, nutrition, and stress management.

Disease/Population Health Management

True population health management seeks to better manage the care and health of both chronically ill patients and those at high risk for serious conditions. This model of care uses innovative technology and resources to strengthen the doctor-patient relationship and improve care for the small percentage of patients incurring the highest expenses.

The goal of our QCARE program is to intervene before a patient needs hospitalization or experiences a catastrophic event. Once identified, the member is assigned a personal care coach to help them navigate the healthcare system, understand their risk factors and connect with the right resources in the right setting.

Participants are identified through:

- ▶ Health risk assessment
- ▶ Predictive modeling
- ▶ Diagnoses reports from claims data
- ▶ Pre-certification requests
- ▶ Pharmacy data
- ▶ Referral

Additional Services

Flexible Spending Account Administration

From initial enrollment to ongoing account administration, we simplify the administration of FSAs with:

- ▶ Competitive fee structure
- ▶ Integration with claim system, so fewer forms to file
- ▶ Enrollment, claims and administrative services
- ▶ Convenience of a debit card
- ▶ Compliance services
- ▶ Employee meetings to explain FSAs
- ▶ Web-based self-service tool for access to claim status, claim forms, and more

QualChoice Dental Benefits

In partnership with Delta Dental

Dental insurance is one of the most in-demand employee benefits. We write groups on a contributory or voluntary basis. Other features:

- ▶ Arkansas network of 1,100 dentists and specialists with more than 2,100 locations
- ▶ Plans offered with and without orthodontia
- ▶ One bill for medical, dental, vision, and life
- ▶ Combined enrollment with your health benefits program

QualChoice Vision Benefits

Administered by Superior Vision

A vision plan is an important benefit for employees and an important part of whole health. Routine exams are a preventive step that can lower overall healthcare costs. Plus, appropriate vision care can improve employee output.

QualChoice has partnered with Superior Vision to offer vision coverage for groups. Plans are offered on a contributory or voluntary basis. Other features:

- ▶ Large network of ophthalmologists, optometrists, opticians, and retail chain locations
- ▶ One bill for medical, dental, vision, and life
- ▶ Enrollment combined with your health benefits program
- ▶ Value-added services:
 - Discount programs
 - Covered contact lens fitting exam
 - Online ordering and home delivery of contact lenses
 - LASIK and refractive surgery savings
- ▶ SmartAlert, a free voluntary health program

Group Term Life and AD&D

Underwritten by QualChoice Life and Health Insurance Company, Inc.

We know benefits don't stop with just a health plan. We offer a full line of products to meet the needs of your workforce. Group Term Life is the basis of a strong benefits package that gives valuable protection to staff. It is one of the most vital and best values of all benefits.

Basic employee coverage is just the start! Stretch that coverage by allowing employees to buy group term life for their spouses and children. We also offer life coverage based on salary or class plans in different amounts, helping you design a plan that fits your company's needs.



Our goal is to simplify the administration of health benefits and improve the health of all those we serve. We provide the products and services you need, with friendly and reliable customer service. We know you need a benefits solution that works for you!



QualChoice.com | 800.235.7111 | 501.228.7111