



# GAP PLAN

## 50



Level-Funded Gap Coverage For Groups With High Deductible Health Insurance Plans.



### HOW IT WORKS



- The gap coverage pays 50% of each medical bill,
- Allows employees to use their FSA to pay their 50% portion with pre-tax dollars.
- This will continue until a maximum out-of-pocket, or maximum gap coverage, set by employer, is reached.
- Then, the health insurance 'kicks in' to pay for care! It's simple to understand and use!

#### WITHOUT GAP PLAN



Employee pay 100% out-of-pocket

#### WITH GAP PLAN



Gap Plan Pays 50% Of Each Medical Bill

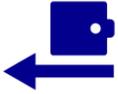
Employee Pays 50% Out Of Pocket

DEDUCTIBLE MET



HIGH DEDUCTIBLE  
INSURANCE COVERAGE

## Plan Perks Include



### 100% Reserves Refund

All premiums not spent on medical claims and administration are refunded to the employer at the end of the run-out period each year!



### Level Monthly Premiums

You pay the same amount each month, regardless of claims!



### Premium Sharing

Unlike an HRA, Gap plan premiums can be paid by the employer, the employee, or split between both!



### Gap Plans Cost Less

A high deductible health policy paired with a Gap plan can provide the same benefits as a traditional medical plan, but for a substantially lower total price!



### Portability & Sustainability

Take your Gap plan with you if you change insurers. It's incredibly user-friendly & will work with any insurance policy. It's the foundation of a cost-effective & truly sustainable benefits plan.



### No Nickel & Diming

No set-up, enrollment, document or compliance testing charges, and you can add a FREE FSA Plan! You get everything you need for just a simple, low, monthly premium!



### Billing Simplicity and Refund of Excess Premiums

- Flat rate monthly premium billing
- At the end of the run-out period each year, we will settle the books and refund you any money not spent on claims and administration. In the unlikely event that claims have exceeded reserves, we will either bill you the difference or prorate it into next years' premiums. Your choice!

## **SATISFIED EMPLOYEES. BECAUSE...**



**Employees get a truly 'hassle-free' benefits experience.**

### Nothing to Pay at the Doctors' Office

They go to the doctor, present their insurance card and our card showing Gap coverage, and the rest is handled for them. The claim gets sent to the insurance company, and once an Explanation of Benefits is produced, the Gap plan pays!

### Smart Pharmacy Card, Powered by GoodRx

Our smart pharmacy card instantly verifies benefits & pays the pharmacist at the point of sale, according to your custom plan design. They simply pick up their medicine, pay their portion of the charges, if any, & they are done! Everyone saves money, & there are no claims to file!

### Concierge Service

Real people answering the phone, a mobile-friendly website to track claims submitted and paid, automatic email notifications of policy activity, direct payment to providers if they wish, direct-deposit & same-day payment of reimbursement claims.

## **AHR Plans. Smart & Sensible Benefits For Less!**