



METALLIC GAP PLANS



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



HOW IT WORKS



- Employees choose the gap coverage that is best for them
- The gap plan pays expenses that apply to their major medical insurance deductible
- This will continue until a maximum out-of-pocket, or maximum gap coverage, chosen by the employee, is reached
- Then, the health insurance ‘kicks in’ to pay for care! It’s simple to understand and use!

	PLATINUM	GOLD	SILVER	BRONZE	HSA
Deductibles:					
▶ Single	\$0	\$500	\$1,500	\$2,000	\$2,500
▶ Family	\$0	\$1,000	\$3,000	\$4,000	\$5,000
Co-insurance	\$0	\$0	\$0	\$0	\$0
Out of Pocket Maximums:					
▶ Single	\$1,000	\$1,500	\$2,000	\$3,000	\$4,000
▶ Family	\$2,000	\$3,000	\$4,000	\$6,000	\$8,000
Medical Care:					
▶ Telemedicine	\$0	\$0	\$0	\$0	N/A
▶ PCP or Specialist	\$25	\$30	\$45	\$45	80% after deductible
▶ Urgent Care	\$50	\$60	\$90	\$90	80% after deductible
▶ All Other:	\$75	100% after deductible	100% after deductible	100% after deductible	80% after deductible
Drug Card:					
▶ Generic	Lesser of \$25 or actual price	Lesser of \$30 or actual price	Lesser of \$30 or actual price	Lesser of \$30 or actual price	80% after deductible
▶ Preferred Brand	\$50	\$60	\$60	\$60	80% after deductible
▶ Non-Preferred Brand	\$75	\$90	\$90	\$90	80% after deductible

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 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!