

PHP LEVEL SOLUTIONS

COMPREHENSIVE and AFFORDABLE
LEVEL-FUNDED EMPLOYEE
HEALTH BENEFITS



Immediately reduce your health benefits spend

Compare LEVEL Solutions to your current ACA plan

LEVEL Solutions is a benefit program for employer groups with 5 - 100 employees that can offer up to 30% savings over an existing ACA plan. Improve the health of your bottomline and your employees with a new approach to your employee health benefits.

With PHP's LEVEL Solutions, you get quality, comprehensive benefits and access to a top-notch network of doctors and hospitals for your employees. This product is also structured to make your health plan costs more affordable, potentially giving you monthly savings without sacrificing benefits for your staff.

To recognize the LEVEL Solutions difference, contact PHP or your benefits advisor and compare your current ACA plan to level funding. You'll be pleasantly surprised.

FOUR immediate benefits of a LEVEL Solutions plan

SIGNIFICANT SAVINGS



Your employees' actual medical claims expenses may be much lower than monthly fully-insured monthly premium costs. A LEVEL Solutions plan positions you to cover employee expenses and protect your bottom line, saving 30% or more, annually over ACA plans.

EXEMPTIONS



LEVEL Solutions health plans are exempt from some ACA tax requirements, such as the requirement to offer essential health benefits. Fewer regulations allows you the opportunity to monitor and oversee your plan in the best interest of your employees and your business.*

MEDICAL ACCESS



LEVEL-Solutions plans have identical networks and discounts as fully-insured plans. You'll also have access to the same availability of doctors, hospitals, labs, and centers of excellence offering many free preventive services and telemedicine options.

INFORMED DECISIONS



You'll have access to invaluable aggregate data, including claims information, utilization statistics, and prescription details. You can monitor your plan and steer plan offerings to cover benefits that are most meaningful and effective to proactively support your employees' health and wellness needs.

**LEVEL Solutions plans are governed by ERISA and are exempt from certain coverage requirements and taxes of the Affordable Care Act and certain state insurance mandates. Employers do however accept certain additional fiduciary and reporting responsibilities under ERISA—talk to your benefits consultant or legal counsel for more information, which are excluded, about ERISA requirements.*

A benefit for employers with 5-100 employees

The LEVEL Solutions product includes these components:

ADMINISTRATIVE SERVICES

- Plan development and employee enrollment
- Claims evaluations and processing
- Reporting and data analysis
- Accounting services
- Compliance and regulation monitoring
- Managing COBRA, HRA, HSA, and FSA

COMPREHENSIVE BENEFIT PLAN

Choose from several benefit plan design options to fit the needs of your employees. In addition to services such as office visits, inpatient and outpatient care, emergency services, and pharmacy coverage, all plans include many preventive services paid at 100% and access to PHP's wellness program at no additional cost.

CLAIM FUNDING WITH REFUND POTENTIAL

A large part of your monthly payment is used to build your claim fund - the account from where medical claims are paid. Should your annual claims experience be lower than expected, you even have the potential to receive a credit or refund of a portion of these funds.

STOP-LOSS COVERAGE

Stop-loss coverage provides a ceiling on the dollar amount of eligible expenses that you would pay during your contract period. This gives you added protection from high individual claims and total claims activity your employees may experience.

Preventive health benefits are included

LEVEL Solutions plans include typical benefits your employees and their dependents expect. Benefits may be delivered using high deductible or traditional plan designs and broad or narrow network options. Choose your plan based upon your employee population's needs.

- Preventive care
- Emergency care
- Prescription management
- Primary and specialist office visits
- Inpatient and outpatient hospital care
- Maternity Care



Adding value to your employee benefit program

Value-added services offer your employees additional assistance beyond health care to further address concerns and make employees' lives easier. Below are value-added services included with PHP LEVEL Solutions plans.

VALUE-ADDED PROGRAMS AND SERVICES

- Health advocacy
- Online wellness programs and coaching
- Telehealth programs
- MyNurse 24/7 telephone nursing service
- Diabetes specialty program and education
- Smoking cessation and medication
- Community and event discounts
- Online ID cards
- Treatment cost estimator
- PHP In Good Health newsletter



Ready to consider PHP LEVEL Solutions?

Contact your benefits advisor or PHP for more information!
You can switch to LEVEL Solutions at any time.

Call your benefits advisor or PHP today!



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