

**BENEFITS  
MADE  
POSSIBLE**



**BREAK FREE FROM COMPLICATED, EXPENSIVE EMPLOYEE BENEFITS**

# DON'T SETTLE FOR LESS

CHOOSE PLANSTIN



## MORE THAN JUST BENEFITS

With Planstin, you'll avoid legal pitfalls, rid yourself of outdated benefits, and gain a competitive edge. Better yet, you'll have more time to develop a loyal team and grow your business.



## MORE OPTIONS

A balanced group benefits plan that costs less than traditional options, allows your employees to elect what best suits them, and isn't too complicated to understand. *Finally.*



## MORE TIME, LESS WORRY

With a variety of unique options, and more of them, you'll enjoy:



Less  
busywork



Lower  
overhead



Less  
worry

LET'S TAKE A CLOSER LOOK



# FIND YOUR BEST SOLUTION

Finding the best benefits solution for your business starts with selecting your healthcare strategy. Choose from a combination of MEC health plans and healthshare membership or an all-in-one Care+ health plan. Or choose to provide both solutions to meet the healthcare needs of all of your employees.

## COST-EFFECTIVE PAIR

### MEC & HealthShare

Offer an affordable preventive plan that meets minimum essential coverage (MEC) requirements. Pair with a HealthShare membership to financially help with unexpected medical expenses.

## SIMPLIFIED PLAN

### Care+ MVP

Offer comprehensive coverage with one or more Care+ Plans, and meet the ACA's minimum value (MVP) requirements. Care+ plans are an all-in-one solution for compliance and employee satisfaction.

## ADD-ONS

Create an adaptable, custom plan by adding more benefit features to your offering. Benefits such as Dental, Vision, and Accident can help you create a competitive benefit package.



**CUSTOMIZING  
YOUR SOLUTION  
IS EASY**

1. Review your benefits options
2. Select the benefits you want to offer
3. Choose how much you want to contribute

**SOLUTION #1**



# MEC & HEALTHSHARE

Offer your choice of three affordable preventive health plans that meet minimum essential coverage (MEC) requirements and pair with a HealthShare membership for peace of mind in the event of unexpected medical needs.



Budget-friendly



Flexible



MEC compliant

## PLAN CHOICES

### Preventive Basic

Telemedicine, discounted prescriptions, and fully covered preventive care.

### Preventive HSA

Allow your employees to pay for health services with pre-tax income.

### Preventive Copay

Low copays for specialist visits, urgent care, and lab work.

## IUA OPTIONS

\$1,000 **OR** \$2,500 **OR** \$5,000

A HealthShare uses an IUA rather than a deductible. Members pay their IUA when they have a medical need, but they never pay more than 3 IUAs in a year.

**A WELL-ROUNDED  
HEALTHCARE  
SOLUTION**

## FEATURES



Preventive care



Primary care



Prescriptions



Telehealth



Cost sharing for eligible expenses

# CARE+ MVP

*SOLUTION #2*

*A COMPETITIVE, SIMPLIFIED SOLUTION*

Care+ plans are minimum value plans (MVP) designed to help large businesses avoid employer mandate penalties. Care+ can also help businesses of all sizes offer affordable, comprehensive care.

- Comprehensive coverage
- ACA compliant
- MVP compliant

## Care+ Core

Specialist visit without referral and waived deductible for generic prescriptions.

## Care+ HSA

Health Savings Account with no network restrictions and substantial coverage.

## Care+ Copay

Low copays, deductible waiver for all copay services, and low copays for everyday prescriptions.

## Concierge & Telemedicine

Receive 24/7 live support with medical advocates via audio, video, or chat.

- Virtual urgent care
- Health education
- Patient advocacy
- Virtual dental support
- Prescription & referrals

## Group Size Information

For groups under 50 full-time employees, Care+ requires at least 75% participation. For groups over 50, Care+ and MEC plans can be combined in your custom package.

## FEATURES



Preventive Care



Primary care



Prescriptions



Concierge Services



Telehealth



ACA Compliant

# ADAPTABLE ADD-ONS

Give yourself a competitive advantage with additional options that cater to all your employees needs, while keeping it cost effective.



## DENTAL

Provide comprehensive dental coverage for your employees, that includes basic, major, preventive, and orthodontic services.

- Cleanings & X-rays
- Low deductibles
- Orthodontic coverage

STANDARD +  
ENHANCED  
OPTIONS

\$2,000 or \$5,000 annual limit



## 401(K)

Enhance employee satisfaction by offering valuable retirement savings. Easily change contributions and beneficiaries at anytime.



## ACCIDENT

Generous coverage for work-related injuries and medical expenses with a per-accident limit of \$1,000,000 and no deductible.



## VISION

Affordable copays for essential services like eye exams, lens and contact evaluations, and anti-reflective coatings.

- No network requirements
- Low copays
- Copays waived at wholesale clubs

Two \$150 annual allowances



## OTHER OPTIONS

### Hospital Indemnity

Direct cash payments for costs associated with being hospitalized.

### Critical Illness

Cash benefit to provide financial support, while you focus on recovery from a covered illness.

# WITH PLANSTIN YOU GET MORE

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## **COMPLIANCE SERVICES**

You stay safe from fines and worry less with our complimentary compliance services.



## **ENROLLMENT & ADMINISTRATION TOOLS**

A streamlined benefits experience from start to finish.



## **EMPLOYEE EDUCATION**

Rest assured your team will be taken care of with the necessary tools and resources to use their benefits.



## **DEDICATED SUPPORT**

Get help when you need it from our friendly, in-house member services team.



## **SHOPPING ASSISTANT**

Make confident healthcare decisions with easy access to fair prices and provider rankings.



# HOW WILL YOU BENEFIT?



## CUSTOM RATES, ONE BILL

Get all the perks of picking a variety of options with no drawbacks like a pile of invoices. We make it easy to customize with a consolidated bill and zero fee payment options.



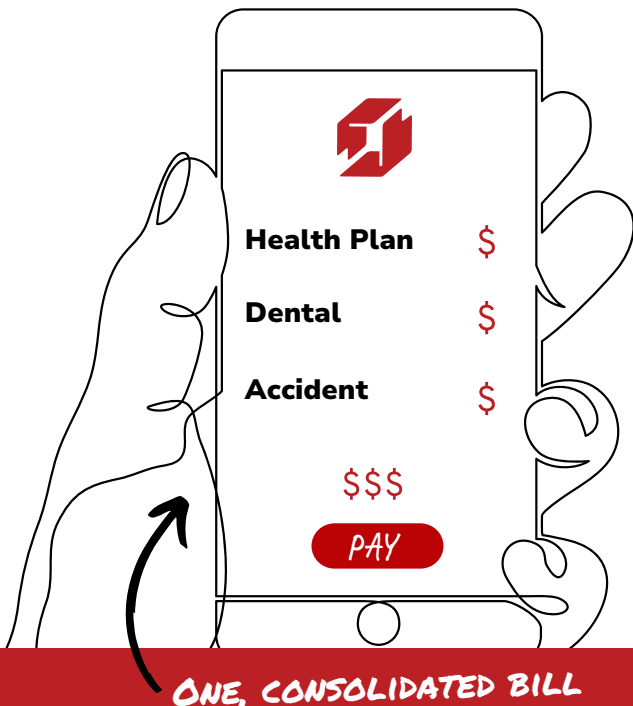
## KEEP MORE MONEY

By using a self-funding strategy, you take control of your budget while saving big over traditional health benefits.



## WE'LL HAVE YOUR BACK

Financial safety is built into every benefits package to protect you against large, unexpected costs.



**ONE, CONSOLIDATED BILL**

## COMPANIES OF ALL SIZES BENEFIT WITH PLANSTIN

Large groups (50+) benefit from ACA-compliant options that help avoid costly tax penalties, while smaller groups (-50) can benefit from affordable products that provide a competitive hiring edge.

# REAL RESULTS

“Not only have we saved money, but we also witnessed firsthand how Planstin goes above and beyond to ensure our employees receive top-notch care.

-Planstin Client



## REAL CLIENT EXPERIENCE

A car dealership owner with twelve full-time employees was able to offer affordable care to his employees by switching from Blue Cross Blue Shield to Planstin.

The employees experienced significant savings, and the company owner saved \$60,000 per year — allowing major investment back into the business.

## EMPLOYER SAVINGS

**\$60,000**

Previous Costs	Planstin Costs
\$140,000	\$80,000

**EMPLOYEE SAVINGS**

Monthly costs reduced by **56%**

Annual out-of-pocket costs reduced by **30%**

# BETTER BENEFITS

in just 15 minutes

**PLANSTIN.COM**

Need Help?



Scan here and we'll help guide you to better benefits



Call 888-920-PLAN or scan the QR to schedule a meeting.