



FLEXIBLE. INNOVATIVE. AFFORDABLE.



GET TO KNOW THE LIFESTYLE HEALTH BENEFITS PROGRAM

This program provides North Carolina's charter and private schools with an innovative group health benefits program designed to strategically manage healthcare costs while still providing staff great benefits! By offering affordable coverage along with proactive cost management and staff wellness features, schools can manage their healthcare costs to improve their bottom line while still maximizing benefits for their staff.

YOUR COMPANY CAN ENJOY:

- ✚ Flexible, Level-funded Medical Plans
- ✚ Premium Savings of 5-15% from Traditional Plan Designs
- ✚ Integrated Wellness with Deductible Credits and Cash Rewards
- ✚ Value-added Benefits to Save Out-of-pocket
- ✚ Pre-negotiated Economies of Scale Pricing
- ✚ Consumer-driven Features for Proactive Cost Management



QUESTIONS? CONTACT:

Tom Van Popering at
(704) 543-1544 ext. 405
or email Tom@vpinsure.com

INTEGRATED BENEFIT FEATURES

Personalized Wellness Program

Online HRA & integrated lab testing frame up series of individualized healthy actions for members

Telemedicine Hotline

On-demand access to telemedicine consultations anywhere, anytime to assist members

Diabetic Supply Benefit

100% benefit for diabetic supplies - shipped to your door each quarter

Innovative Rx Benefits

\$0 copay maintenance meds with mail order Rx options

Reward Incentives

Member reward incentives through deductible credits, credit matching and bonus bucks for participating

Patient Care Coordination

Program offers assistance in scheduling all outpatient diagnostic and surgery services

Outpatient Lab Benefit

100% lab benefit program through preferred lab for out-of-pocket savings through LabCorp



AVAILABLE PLAN DESIGNS



SCHOOL INSURANCE
ADVISORS



◆ HealthyChoice

- Choice PPO Plans
- Lower Deductible Levels with 80/20 Co-insurance
- Office Visit, Hospital/ER and Rx Copays
- 100% Coverage for Preventive Services, Outpatient Lab and Diabetic Testing Supplies
- Integrated Wellness Program, Reward Incentives and Patient Care Coordination at no additional cost

◆ Healthy100

- 100% Co-insurance Plans, Mid-range Deductible Levels
- Minimum Value Plan Options: H100 5000 Plan
- Office Visit, Hospital/ER and Rx Copays
- 100% Coverage for Preventive Services, Outpatient Lab and Diabetic Testing Supplies
- Integrated Wellness Program, Reward Incentives and Patient Care Coordination at no additional cost

◆ HealthyValue

- Cost-saving Plan Designs
- Higher Deductible Levels / Varied Co-insurance
- Minimum Value Plan Option: HV 6850 Plan
- Office Visit, Hospital/ER and Rx Copays
- 100% Coverage for Preventive Services, Outpatient Lab and Diabetic Testing Supplies
- Integrated Wellness Program, Reward Incentives and Patient Care Coordination at no additional cost

◆ HealthyConsumer

- Qualified HDHP Plans for HRA / HSA integration
- Higher Deductibles (Embedded) / 100% Co-insurance
- Minimum Value Plan Options: HCons 5000 & 6500 Plans
- Preventive Services are covered at 100%
- Office Visit Copays apply once deductible is met
- Integrated Wellness Program, Reward Incentives and Patient Care Coordination at no additional cost

To learn more about the Lifestyle Health Plans solution and take advantage of our exclusive **pre-negotiated rates** contact

Tom Van Popering at (704) 543-1544 x 405 or email Tom@vpinsure.com