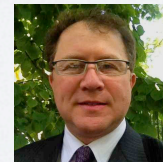


## Employer Webinar- Survive and Thrive in Health Care Reform in 2015

# Private Exchanges



**Alex Miller, CBC**  
MILLENNIUM MEDICAL SOLUTIONS, INC.  
200 Business Park Drive, Suite 200, Armonk, NY 10504  
(855) 667-4621  
[www.medicalsolutionscorp.com](http://www.medicalsolutionscorp.com)



	HealthPass/Oxford L Gold EPO 30/60 Gated CNT (EPOc) (UCR=N/A)		HealthPass/Oxford L Silver EPO 25/50 Gated CNT (EPOc) (UCR=N/A)		HealthPass/Oxford L Silver PPO 40/70 Non-Gated CNT (PPOc) (UCR=140mc%)		HealthPass/Oxford I. Bronze EPO HSA \$5000 Non-Gated CNT (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
<b>Prescription Drugs</b>	<b>POPULAR</b>						<b>Health Savings Acct</b>	
Drug Card	15/35/75/100 ded T2-3		10/65/50%to\$800		15/35/75/100 ded T2-3		20/40/80 IntDed	
<b>Cost Share Information</b>	<b>Referrals</b>		<b>Referrals</b>					
Individual/Family Deductible	\$1,000/\$2,000		\$2,000/\$4,000		\$2,000/\$4,000	\$4,000/\$8,000	\$5,000/\$10,000	
Individual/Family OOP Limit	\$4,000/\$8,000 (incl ded)		\$5,600/\$11,200 (incl ded)		\$6,350/\$12,700 (incl ded)	\$10,000/\$20,000 (incl ded)	\$6,350/\$12,700 (incl ded)	
Co-Insurance	0%		30%		30%	50%	20%	
<b>Office Visits</b>								
Primary Care	\$30 ded waived		\$25 ded waived		\$40 ded waived	50% after ded	20% after ded	
Specialist	\$60 ded waived		\$50 ded waived		\$70 ded waived	50% after ded	20% after ded	
<b>Inpatient Services</b>								
Inpatient Hospital	\$500/day after ded; \$2,000 max/admit		30% after ded		30% after ded	50% after ded	20% after ded	
Mental Health Inpatient	\$500/day after ded; \$2,000 max/admit		30% after ded		30% after ded	50% after ded	20% after ded	
<b>Outpatient Services</b>								
Outpatient Facility	Freestanding-\$150 after ded OP Hosp-\$250 after ded		30% after ded		\$250 after ded	50% after ded	20% after ded	
Lab/X-Ray	Lab-No charge; X-ray- \$35 ded waived; \$500 max/contr yr		Lab-\$100 ded waived; X-ray-30% after ded		Lab-No charge; X-ray-30% after ded	50% after ded	20% after ded	
Mental Health Outpatient	\$60 ded waived		\$50 ded waived		\$70 ded waived	50% after ded	20% after ded	
<b>Emergency Care</b>								
Emergency Room	\$200 (waived if admitted) ded waived		30% after ded		30% after ded	30% after ded	20% after ded	
Urgent Care	\$75 ded waived		\$80 ded waived		\$75 ded waived	50% after ded	20% after ded	
<b>Single</b>	1 x	\$713.50	1 x	\$621.11	1 x	\$697.05	1 x	\$483.40
<b>EE with Spouse</b>	0 x	\$1,422.30	0 x	\$1,237.52	0 x	\$1,389.40	0 x	\$962.10
<b>EE with Child(ren)</b>	0 x	\$1,211.91	0 x	\$1,054.84	0 x	\$1,183.95	0 x	\$820.74
<b>Family</b>	1 x	\$2,025.53	1 x	\$1,762.21	1 x	\$1,978.64	1 x	\$1,369.74
<b>Monthly Cost</b>	2	\$2,739.03	2	\$2,383.32	2	\$2,675.69	2	\$1,853.14
<b>Annual Cost</b>		\$32,868.36		\$28,599.84		\$32,108.28		\$22,237.68

Q2

Prepared For : HealthPass Jan 2015  
Queens County, NY 11004

Prepared By : Millenium Medical Solutions - (914)207-6161

HEALTH REPUBLIC  
-Magnacare PPO - But NO North Shore/LIJ  
-No referrals  
-\$0 Primary/ \$0 Generic Rx  
-Best MarketValue



# Health Plan Comparison Report (4L)

Prepared On : 2/9/2015 Report Id : 27866710  
Effective Date : 06/01/2015 SIC : 0000

	HealthPass/Health Republic EssentialCare Platinum EPO Dep29 (EPO) (UCR=N/A)		HealthPass/Health Republic TotalFreedom Platinum PPO Dep29 (PPO) (UCR=140mc%)		HealthPass/Health Republic PrimarySelect Gold EPO Dep29 (EPOc) (UCR=N/A)		HealthPass/Health Republic PrimarySelect Silver EPO Dep29 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/30/60/60		10/30/60/60		0/35/70/70 IntDed T2-4		0/35/70/70 IntDed T2-4	
Cost Share Information								
Individual/Family Deductible	N/A		N/A	\$4,000/\$8,000	\$250/\$500		\$2,000/\$4,000	
Individual/Family OOP Limit	\$2,000/\$4,000		\$2,000/\$4,000	\$5,000/\$10,000 (incl ded)	\$3,500/\$7,000 (incl ded)		\$6,350/\$12,700 (incl ded)	
Co-Insurance	N/A		N/A	30%	20%		20%	
Office Visits								
Primary Care	\$15		\$15	30% after ded	No charge		No charge	
Specialist	\$35		\$35	30% after ded	\$75 ded waived		\$75 ded waived	
Inpatient Services								
Inpatient Hospital	\$500/admit; pre-auth req		\$500/admit; pre-auth req	30% after ded; pre-auth req	20% after ded; pre-auth req		20% after ded; pre-auth req	
Mental Health Inpatient	\$500/admit; pre-auth req		\$500/admit; pre-auth req	30% after ded; pre-auth req	20% after ded; pre-auth req		20% after ded; pre-auth req	
Outpatient Services								
Outpatient Facility	\$100; pre-auth req		\$100; pre-auth req	30% after ded; pre-auth req	20% after ded; pre-auth req		20% after ded; pre-auth req	
Lab/X-Ray	\$35		\$35	30% after ded	\$75 ded waived		\$75 ded waived	
Mental Health Outpatient	\$15		\$15	30% after ded	No charge		No charge	
Emergency Care								
Emergency Room	\$100 (waived if admitted)		\$100 (waived if admitted)	\$100 (waived if admitted) after ded	\$250 (waived if admitted) after ded		\$250 (waived if admitted) after ded	
Urgent Care	\$55		\$55	\$55 after ded	\$100 after ded		\$100 after ded	
Single	1 x \$589.51		1 x \$763.25		1 x \$502.75		1 x \$431.98	
EE with Spouse	0 x \$1,173.05		0 x \$1,520.53		0 x \$999.53		0 x \$857.99	
EE with Child(ren)	0 x \$998.96		0 x \$1,294.31		0 x \$851.46		0 x \$731.15	
Family	1 x \$1,670.43		1 x \$2,165.58		1 x \$1,423.16		1 x \$1,221.46	
Monthly Cost	2 \$2,259.94		2 \$2,928.83		2 \$1,925.91		2 \$1,653.44	
Annual Cost	\$27,119.28		\$35,145.96		\$23,110.92		\$19,841.28	

The rates and benefits in this report are for discussion and estimation purposes only and are not valid without approval from the insurance carriers. Final rates must be based on insurance carrier confirmation and final enrollment. Rx Legend:  
Generic/Preferred Brand/Non-Preferred Brand/Specialty/Deductible

	HealthPass/CareConnect Standard Platinum EPO (EPO) (UCR=N/A)		HealthPass/CareConnect Tradition Gold Copay EPO (EPO) (UCR=N/A)		HealthPass/CareConnect Tradition Bronze EPO HSA 70% (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs						
Drug Card	10/30/60		15/35/75/100 ded		15/35/75 IntDed Health Savings Acct	
Cost Share Information						
Individual/Family Deductible	N/A		N/A		\$3,400/\$6,800	
Individual/Family OOP Limit	\$2,000/\$4,000		\$6,350/\$12,700		\$6,350/\$12,700 (incl ded)	
Co-Insurance	N/A		N/A		30%	
Office Visits						
Primary Care	\$15		\$30		30% after ded	
Specialist	\$35		\$50		30% after ded	
Inpatient Services						
Inpatient Hospital	\$500/admit		\$500/day; \$1,500 max/admit		30% after ded	
Mental Health Inpatient	\$500/admit		\$500/day; \$1,500 max/admit		30% after ded	
Outpatient Services						
Outpatient Facility	\$100		\$300		30% after ded	
Lab/X-Ray	\$35		\$30/\$50		30% after ded	
Mental Health Outpatient	\$15		\$30		30% after ded	
Emergency Care						
Emergency Room	\$100 (waived if admitted)		\$350 (waived if admitted)		30% after ded	
Urgent Care	\$55		\$50		30% after ded	
Single	1 x \$569.70		1 x \$485.70		1 x \$370.70	
EE with Spouse	0 x \$1,133.45		0 x \$965.45		0 x \$735.45	
EE with Child(ren)	0 x \$965.70		0 x \$822.70		0 x \$626.70	
Family	1 x \$1,613.70		1 x \$1,374.70		1 x \$1,046.70	
Monthly Cost	2 \$2,183.40		2 \$1,860.40		2 \$1,417.40	
Annual Cost	\$26,200.80		\$22,324.80		\$17,008.80	

Private Exchnage -Paperless!  
 Cafeteria Plan - Defined  
 Contribution

You can offer a Cafeteria Multiple  
 Options  
 One Bill!

- [COBRA administration.](#)
- [Section 125 POP Tax Saver.](#)
- [Health Advocate.](#)
- [Medical Cost Advocate.](#)
- [Discount & Wellness Program.](#)



## 1st Qtr 2015 Ancillary Rate Sheet

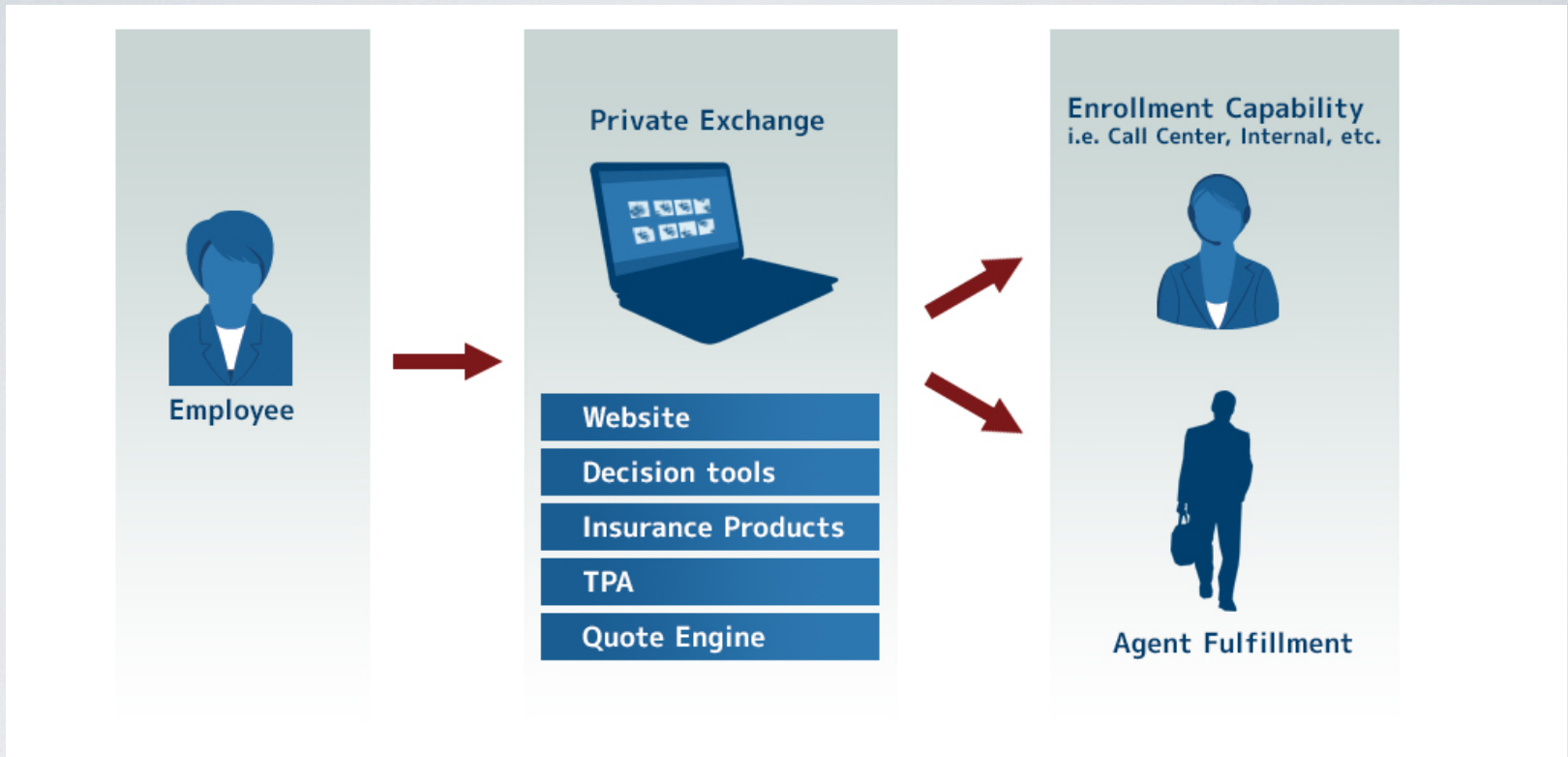
Guardian Managed DentalGuard (DMO)		Two Tier	Four Tier
<ul style="list-style-type: none"><li>● \$5.00 copay for each primary care office visit (visit includes a cleaning, one set of x-rays, checkup and second visit includes cleaning only)</li><li>● No annual maximum on the plan and offers fixed patient charges for basic and major services</li><li>● Most diagnostic and preventive services are provided at no additional cost</li><li>● No deductible</li></ul>	Employee	\$16.35	\$16.35
	Emp/Spouse	N/A	\$32.82
	Emp/Child(ren)	N/A	\$33.97
	Family	\$43.27	\$50.32
Guardian DentalGuard Preferred (Dual Option DMO/PPO)		Two Tier	Four Tier
<ul style="list-style-type: none"><li>● No referrals needed to see a specialist</li><li>● Out-of-area emergency coverage</li><li>● \$50 deductible for In-Network services/\$75 deductible for Out-of-Network services</li><li>● Annual maximum of \$1,000 In-Network</li></ul>	Employee	\$45.86	\$45.86
	Emp/Spouse	N/A	\$96.37
	Emp/Child(ren)	N/A	\$87.86
	Family	\$123.58	\$140.40
Guardian Managed DentalGuard <i>Plus</i> (DMO)		Two Tier	Four Tier
<ul style="list-style-type: none"><li>● \$5.00 copay for each primary care office visit (visit includes a cleaning, one set of x-rays, checkup and second visit includes cleaning only)</li><li>● No annual maximum, the Plus plan offers a lower fixed patient charges for basic and major services than the standard DMO plan</li><li>● Most diagnostic and preventive services are provided at no additional cost</li><li>● No deductible</li></ul>	Employee	\$19.31	\$19.31
	Emp/Spouse	N/A	\$38.61
	Emp/Child(ren)	N/A	\$42.43
	Family	\$51.11	\$61.74
Guardian DentalGuard Preferred <i>Plus</i> (Dual Option DMO/PPO)		Two Tier	Four Tier
<ul style="list-style-type: none"><li>● No referrals are needed to see a specialist</li><li>● Includes out-of-area emergency coverage</li><li>● \$50 deductible for In-Network services/\$50 deductible for Out-of-Network services</li><li>● Annual maximum of \$1,500 In-Network</li></ul>	Employee	\$52.45	\$52.45
	Emp/Spouse	N/A	\$110.44
	Emp/Child(ren)	N/A	\$100.71
	Family	\$141.05	\$160.90
Guardian Managed DentalGuard Child Essential (DHMO)			
<ul style="list-style-type: none"><li>● Pediatric dental only</li><li>● \$0 copay for preventive care</li><li>● \$5.00 copay for each primary care office visit (visit includes a cleaning, one set of x-rays, checkup and second visit includes cleaning only)</li><li>● Medically necessary orthodontics \$2,500</li></ul>	Child(ren) up to age 19	\$24.53	
Guardian VisionGuard		Two Tier	Four Tier
<ul style="list-style-type: none"><li>● Network discounts include up to 25% off laser vision correction, discounts on additional glasses, and cosmetic enhancements such as tints, special lenses, scratch resistant coating</li><li>● A contact lens allowance counts toward contact lenses and the contact lens exam fitting</li><li>● Optional benefit and lens upgrades are available, including lens tinting, progressive lenses, anti-reflective coating, polycarbonate lenses, safety glasses, and additional glasses</li></ul>	Employee	\$6.93	\$6.93
	Emp/Spouse	N/A	\$10.62
	Emp/Child(ren)	N/A	\$10.80
	Family	\$13.17	\$16.23
Guardian EverGuard	Employee Ages	Monthly Premium	
<ul style="list-style-type: none"><li>● \$1,000 per month of disability Income</li><li>● \$25,000 of Term Life Insurance</li><li>● \$75,000 of Accidental Death &amp; Dismemberment Insurance</li><li>● Guaranteed Issued</li></ul>	18-39	\$13.50	
	40-54	\$26.00	
	55+	\$48.50	
Guardian EverGuard <i>Plus</i>	Employee Ages	Monthly Premium	
<ul style="list-style-type: none"><li>● \$1,500 per month of disability Income</li><li>● \$50,000 of Term Life Insurance</li><li>● \$100,000 of Accidental Death &amp; Dismemberment Insurance</li><li>● Guaranteed Issued</li></ul>	18-39	\$21.50	
	40-54	\$39.50	
	55+	\$75.50	

Rates are subject to final verification at the time of enrollment. Domestic Partner coverage is included with all carriers. Rates for Domestic Partners will be the same as rates for Employee/Spouse and Family. This is a summary of plan information. Please refer to the Eligibility Guidelines for further information.

The following billing and administrative fees apply to the following products:

- Guardian DentalGuard Preferred Plus plan: EE \$9.25, EE/Spouse \$18.25, EE+Child(ren) \$16.50, Family \$26.50
- Guardian DentalGuard Preferred Plus plan: EE \$9.25, EE/Spouse \$18.25, EE+Child(ren) \$16.50, Family \$26.50
- Guardian VisionGuard: \$1.50
- Guardian EverGuard plan: \$3.50
- Guardian EverGuard Plus plan: \$3.50

# How a Private Exchange works





# Private Exchange Meets Employers Needs

1 **Attract and retain good employees**

2 **Offer flexible and affordable benefit plans that all of your employees will qualify for**

3 **Maximize on tax savings without administrative headaches**



# Private Exchange Meets Employers Needs

**1 Make the most of their money**

**2 Easy and informative shopping experience**

**3 Live support by professional, licensed consultants**





## Private Exchange

Single Carrier  
Group

Multi Carrier  
Group,  
employer  
chooses  
carrier

Multi Carrier  
Group,  
consumer  
chooses carrier

Single Carrier  
Individual

Multi Carrier  
Individual

## Public Exchange

Small Group SHOP  
Exchange

Individual  
State/Federal Exchange

## ILLUSTRATE COMPLEX CONCEPTS

The Ask Emma tool uses voice-over audio, illustration and on-screen animation to explain topics that are too-often obscured by complicated insurance terms and cost structures.

## NOT ONE-SIZE-FITS-ALL

Three configurations of our enrollment platform, each tailored to meet the needs or preferences of our clients based on employee demographics and plan structure.

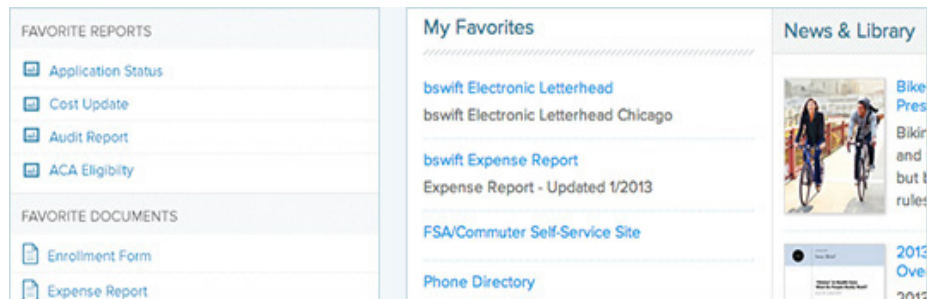
The top screenshot shows the 'Health' plan selection screen for Helus Insurance. It displays a 'High Deductible Health Plan' with a premium of \$768.45 per month, an out-of-pocket cost of \$154 per month, and a total cost of \$922.34 per month. The interface includes filters for 'VIEW MODE', 'OUT-OF-POCKET COSTS', 'SHOW COSTS PER', and 'SORT BY'.

The bottom-left screenshot shows the 'Health Savings Account' selection screen. It includes a sidebar with various benefit options and a main area for selecting a plan. The 'Health Savings Account' is selected, and the 'Plan Selection' step is highlighted.

The bottom-right screenshot shows the 'AcMe Corp' enrollment screen. It displays a list of benefits with their respective costs, including Health (\$43.99), Health Savings Account (\$0.00), Dental (\$0.00), Vision (\$2.29), Basic Employee Life (\$0.00), Voluntary Employee Life (\$0.00), Voluntary Employee AD&D (\$0.00), Short Term Disability (\$0.00), Long Term Disability (\$0.00), and FSA Health (\$0.00).

## MAKE IT YOUR OWN

Users can customize their interface with favorite documents, avatars, images, custom css, reports, dashboards, alerts and drag-and-drop panels.



## SERIOUS ALGORITHMS, ONE CLICK

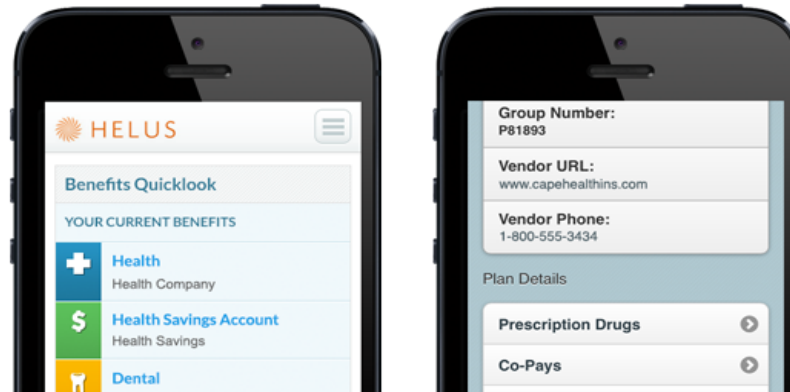
Instead of asking the user to answer a dozen or more questions to generate personalized cost estimates, Private Exchange does the heavy lifting behind the scenes using their existing information and nation-wide demographic statistics.

A screenshot of a 'Medical' form. At the top, it says 'Medical' with a dropdown arrow, 'COMPLETED', 'Cape Chemistry | Employee + Spouse', and a cost of '\$143.50'. Below this is a progress bar showing 'Step 2 of 5'. The main heading is 'How healthy are you and your dependents?'. Below this is a text box explaining: 'Why am I asking this? By selecting the health status for each person, I'll have a better idea of what your costs might be for each plan.' There is a table with three columns: 'Very Healthy', 'Pretty Healthy', and 'Not as Healthy'. The rows are for 'Michael Readnour (Employee)' and 'June Readnour (Spouse)'. Each row has three apple icons corresponding to the columns. The 'Very Healthy' column has a green apple, while the other two columns have grey apples.

	Very Healthy	Pretty Healthy	Not as Healthy
Michael Readnour (Employee)			
June Readnour (Spouse)			

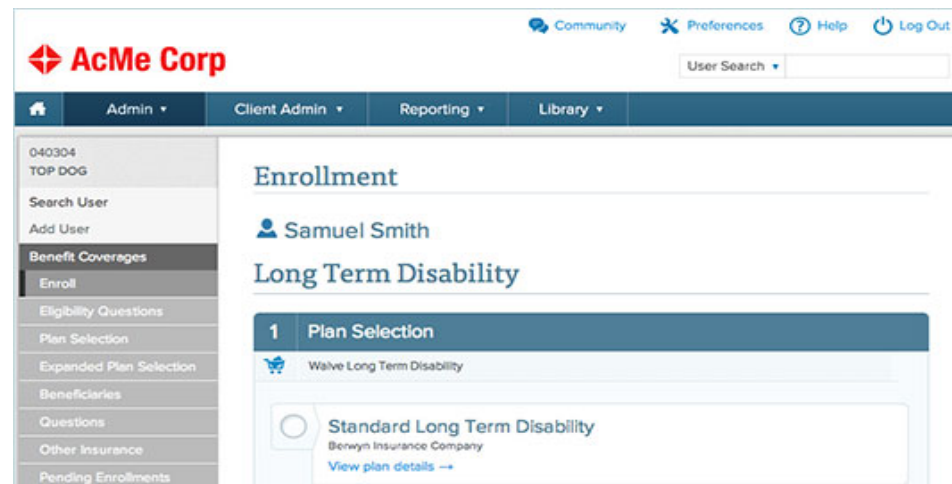
## THE RIGHT TOOLS WHERE YOU NEED THEM\*

iPhone and Android app makes all of your benefit details available both online and off. During open enrollment, the app serves as a portal to our responsive enrollment platform.



## ENROLLMENT ASSISTANT MODES

A flexible enrollment assistant tools allow managers to impersonate their users quickly, or walk through user enrollments from within the administration portal.



\* - Unavailable. Currently in testing & development.

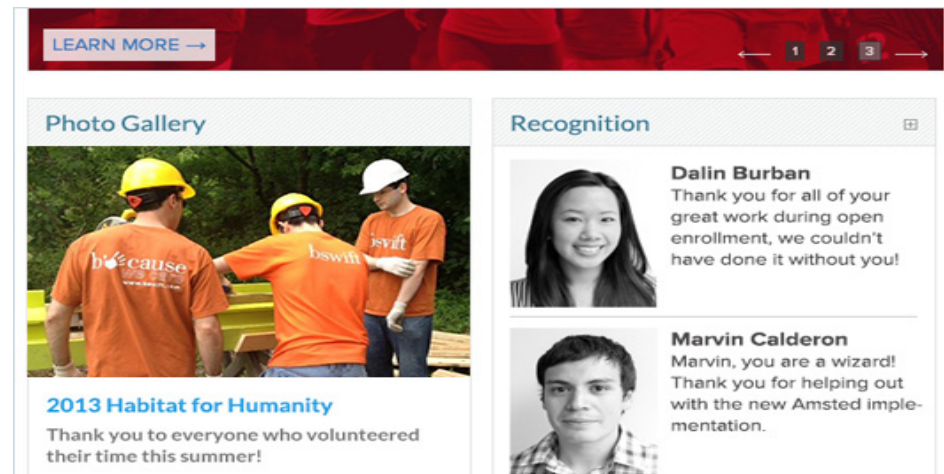
## FILTER, COMPARE, SELECT

Similar to large online retail websites, our shopping platform features a faceted search that allow users to filter their plan options based on plan attributes, and then perform side-by-side comparisons of favorite plan options

The screenshot shows a web interface for selecting health plans. On the left, a sidebar titled 'FILTER YOUR RESULTS' contains three sections: 'Qualified Health Plan' with radio buttons for 'Eligible' (selected), 'Non-eligible', and 'Show All'; 'Plan Category' with radio buttons for 'Bronze' (selected), 'Silver', 'Gold', and 'Show All'; and 'HSA Eligible'. The main content area displays '2 plans found' (out of 30 available). At the top right, there are controls for 'VIEW MODE' (list and grid icons), 'OUT-OF-POCKET COSTS' (set to 'Personalized Estimate'), 'SHOW COSTS PER' (set to 'Month'), and 'SORT BY' (set to 'Lowest Total Cost Estimate'). The featured plan is 'High Deductible Helus Insurance' with a cost of '\$234.23 per pay period' for 'employee + children'. It includes a 'View plan details' link, a 'Pick this Plan' button with a green checkmark, and a 'Compare (select up to 4 plans)' checkbox. Plan details show 'Deductible: \$6000', 'Out-of-pocket max: \$12,000', and 'Co-insurance: 40%'. The Helus logo is also present.

## INTERACTIVE AND VISUAL COMMUNICATION\*

The employee portal is a scalable content management system that allows administrators to create custom communications with videos, photo galleries, surveys, quizzes, FAQs, free-form content, and much more



\* - Unavailable. Currently in testing & development.



Sitemap "A passion for creative health care solutions"

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**Low**  
For o we kn that p guard less that you emil Busi- ness gains by partnering with us.

**Security for Your Data**  
Our website doesn't collect personal information; we strive to deliver all the information in the clearest way possible and available at ease.

[www.medicalsolutionscorp.com](http://www.medicalsolutionscorp.com)

## QUESTIONS?

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Principal

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