

Access to top-notch employee benefits is an exclusive EMBC member perk.



## The EMBC Health Insurance Benefits program offers unique advantages for businesses seeking comprehensive coverage at competitive rates.

### As an EMBC member, you benefit from:

- Lower overall medical plan rates than other plans by up to 12%
- Savings of as much as \$1,000 / year per employee
- Defined monthly premiums
- Claims Surplus participation for annual premium refunds
- Eliminate, Reduce, or Re-Invest your HSA or HRA funding budgets
- Ancillary benefit partners that can deliver aggregated block pricing at 5%-10% savings

### Many Medical Plans offer No Cost Services, including:

- Primary, Specialist, and Urgent Care visits
- Labs and Imaging
- Generic Prescriptions
- Online Care including Telehealth, Mental Health, and Physical Therapy

### Transparent Data for decision making:

- Quarterly Claims reports
- High Cost Claims by diagnosis and category
- Drug Claims and utilization
- Network penetration analysis
- Loss Ratio
- Cost Drivers
- No lasers

### Accessing Proposals:

Proposals are available for EMBC members. For information about joining EMBC, please visit: <https://www.embusinesscoalition.org/become-a-member>.

Proposals may be secured by providing the following: employee and dependent information, such as names, dates of birth, gender, state and zip code, plan coverage tier, plan enrollment, claims data for the last 12 months, SPD if applicable, and plan renewal information.

### Easy benefits administration platform:

- Efficient Implementation and Onboarding
- Easy Employee Onboarding and Offboarding
- Benefits Enrollment and administration, backed by Dedicated Account Support
- Online Carrier Connections
- Payroll Integrations
- HR services
- Employer Admin Access and Employee Self Service

### Real Coverage for you and your staff:

- With most services covered at no deductible, your employees benefit from day one of coverage
- National PPO networks including Aetna and Cigna
- Plan Designs that innovate, provide choice, and still offer HDHP flexibility
- Price Stability and industry leading retention above 93%

### Plan structure suits EMBC and its member needs:

- Level Funding - Like a fully-insured plan, guaranteed Max Cost product with set monthly premiums, but with access to data and participation in the upside of your claims risk funding
- Plans governed by ERISA
- EMBC Health Plan carrier partner Gravie can do traditional ASO self-funding and utilize its captive for EMBC's long-term aggregation strategy