



## ***Benefit Program***

### **Employers Advantage (self-funded) Overview**

- Monthly Level funding
- 12/21 Aggregate only stop loss coverage
- PPO program
- Eligible groups of 5 or more enrolled employee lives
- Preventive Care PPACA compliant
- A wide variety of plan options available
  - HSA plans available with integrated RX benefit (no copay after deductible)
  - HRA Compatible plans available
- Dual benefit options for groups of 20 or more

### **Program Partners**



Michigan  
PPO



Travel  
PPO



Stop Loss  
Carrier



Free Generic Drug Program



PBM

### **Pricing**

- Quotes customized to your specifications
- Four Tier rating
- Modified Three Tier rating: *EE, EE + SP or EE +CHILD(REN) AND FAMILY*
- Medical underwriting for all groups
- All pricing and medical underwriting is done through CAMADS office
- Low association dues of only \$295 annually

### **Service**

- Quoting, underwriting, I.D. and plan document production done in our Southfield office
- Quote requests can be sent via e-mail to: [service@wrightinsurancegroup.com](mailto:service@wrightinsurancegroup.com) quotes generally sent same or next business day
- Pre-screen underwriting from our application **or** another carrier's application
- Agent friendly New business process "turn-around" usually is 10 days or less
- Direct client service available upon your request
- Employer billing and all administration through CAMADS office
- Individual claims service through the CAMADS office