

INGHAM COUNTY ADVANTAGE

THE AFFORDABLE HEALTH INSURANCE OPTION
FOR SMALL BUSINESSES.

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■ Ingham County Advantage - The Affordable Health Insurance Option For Small Businesses

Ingham County Advantage is a unique option that allows small businesses to provide health insurance to their employees. The cost of the Ingham County Advantage coverage is shared by Ingham Health Plan Corporation, eligible employers and their enrolled employees. The result – an affordable health insurance plan.

■ Choice of Physician Through Michigan's Finest Providers: The PPOM Network.

Ingham County Advantage provides its members access to the health care industry's finest doctors and most respected hospitals. The PPOM Network includes conveniently located Lansing area hospitals and hundreds of area physicians (over 26,000 physicians and 200 hospitals throughout Michigan). The Network carefully reviews the credentials and records of every participating provider.

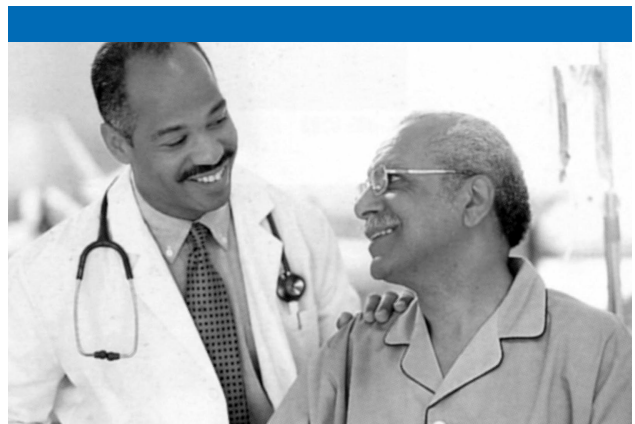
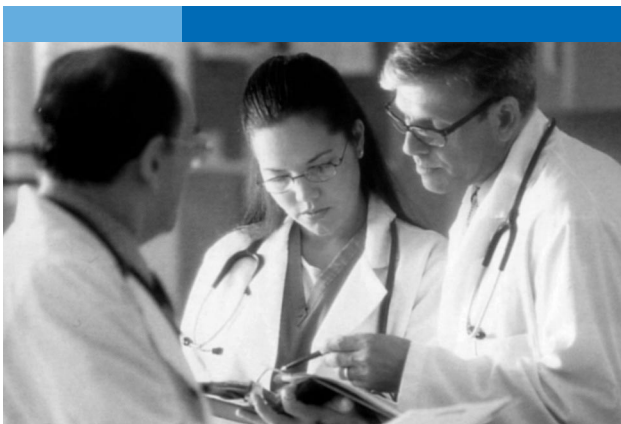


■ Simplicity, Convenience And Friendly Customer Service.

Ingham County Advantage makes it easy to navigate the health care maze. There are no claim forms to submit when visiting network providers. Members simply present their ID card at the time they receive health care services. The provider bills the program directly. And friendly, first-rate service means that program members get quick responses to questions and concerns.

■ Health Care Is Priceless.

For most people, health insurance is a precious commodity. It can help keep them feeling their healthy best. And coverage can reduce financial hardship. We're pleased to offer you affordable health insurance and we look forward to helping your employees stay healthy!



FEATURES, REQUIREMENTS AND PROVISIONS

■ Group Eligibility

At the time an employer enters into an agreement with the program for coverage, "Qualified Employer" means an employer that meets all of the following criteria upon its initial enrollment in the program:

- Principal place of business must be in Ingham County.
- Has been in business for at least two (2) years and has not offered health coverage in the past two (2) years.
- Has two (2) or more and less than twenty (20) employees; the employer may be considered an employee.
- Not less than 50% of all employees have an hourly wage of ten dollars (\$10.00) or less.
- Two-thirds or more of the employer's employees whose principal work location is in Ingham County are residents of Ingham County.

■ **Effective Dates** An employer group is eligible the first of the month following the month in which proper documentation and first month's premium is submitted to the program.

■ **Pre-Existing Conditions** For new employees, the Plan will not make any payment exceeding \$100 for a condition for which medical advice, diagnosis, care or treatment, including the use of prescription drugs, was recommended or received during the 6-month period ending on the enrollment date until the following time has been met:

- Twelve (12) consecutive months with treatment of the condition

■ **Provider** PPOM Network. No benefits are provided outside of PPOM Network, except in the case of life-threatening emergencies.

■ **Maximums** All benefits are applied to one lifetime or annual maximum per insured individual.

■ **Claim Forms** Members do not submit claims forms when they use Network providers. Members simply present their ID card at the time they receive health care services. The provider will bill the program directly.

■ **Pre-Certification** Covered individuals must obtain authorization before any elective hospital admission. For an emergency hospital admission, notification must occur within 48 hours or on the first business day following the hospital admission. A \$300 reduction of the payable benefit amount will apply for non-compliance.

■ **Limitations/Exclusions** Coverage under the insurance policy is subject to limitations, exclusions and maximums. Please refer to the policy for details.

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