

Employee Health & Benefits **Business Insurance Private Client Services Retirement Services**

MarshMMA.com

Simple Benefits

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Brent Morris Director - Simple Benefits

Brent.Morris@MarshMMA.com | 404-368-0338

Providing Partners with innovative solutions

Alliance for Pharmacy Compounding members now have access to this SIMPLE, EFFICIENT and SCALABLE program. This unique approach en-

ables your Group to offer employee benefits while remaining nimble and cutting edge. Simple Benefits applies Large Group strategies to de-

liver exceptional employee benefits to small and mid-size businesses nationwide.

Our Mission

Making a difference in the moments that matter for our colleagues, clients and communities

Our Vision

To be the world-class leader, revolutionizing our industry and our colleague and client experience

Our Values

Integrity | Collaboration | Accountability | Innovation | Passion

Simplify your business & revolutionize your client's experience.

Great Insurance is just the Beginning

Regardless of where the future takes us, one thing is for sure: The days of simply providing basic health and welfare insurance plans to employees are over.

Simple Benefits

- Low Employer Contribution Requirements
- Favorable Participation Minimums
 Vision
- Empower Employees and HR

Comprehensive Package

- · Comprehensive Benefits Package · 8 Major Medical Plans CIGNA or PHCS & RBP
 - Dental

 - Employer sponsored Life and AD&D

Employer Contributions

- Employers may choose a contribution level of 25% to 100% for Medical and MEC plans.
- The Basic Life and AD&D is 100% employer paid.

Participation Minimums

- Medical 2 Eligible, 1 enrolled
- · All other lines only 2 enrolled
- <10 Enrolled, PHQs</p>
- 10+ Enrolled, Census Only for Al Underwriting

Enhancements

- · Virtual Care
- Unique Mental/Behavioral Health program
- · Mobile App & Web Portal
- Benefit Administration Platform Included



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PRODUCTS AND SERVICES





Program Highlights

- The Simple Benefits program provides a single packaged solution.
- A+ Rated Stop Loss
- Electronic Enrollment Platform provides employees with education and reduces the workload of HR.
- Level Funded guaranteed cost program
 - 12/15 Policy Term
- · CIGNA Network, or PHCS Professional Service Network for Primary Care, Specialist, and Urgent Care
 - 5th Largest PPO in USA (enhanced with HST Connect)
- HST managing the hospitalizations and the hospital repricing (Reference Based Pricing)
 - Starting at 140% of Medicare
 - Legal Protection Included
- Transparent pass through Pharmacy Benefit Manager (PBM)
- 24/7/365 Telemedicine included

Employee Highlights

Access to two Nationwide Networks

- CIGNA Network, or
- PHCS Network for Value-Driven Health Plans that includes almost 960,000 practitioners and 81,000 ancillary facilities with an average savings for 44 - 48%

Innovative Services included

Unlimited Mental Health Advantage Plan by WEconnect

- 8+ daily meeting options
- 1 to 1 support with a certified specialist
- · Completely anonymous, we never share information with your employers

Concierge Benefits

- · Virtual care reduces time & effort
- Set appointments and confirm benefits on the
- Assistance with your claims processAccess to your ID cards electronically

Full Benefit Offerings

- Medical
- Dental
- Vision
- Life and Vol Life

Communications Services

We want your employees to use their plans well, stay healthy, and manage their health care spending so you can manage yours. We offer innovative communication resources and tools to create highly functional and customizable communication programs for your company.

Engagement





Benefit Administration

Customized Admin system makes quoting and enrollment simple. Employers and administrators can access progress, data, and payroll deduction reports. While employees are allowed the ease of paperless education and enrollment.

