



## Complete Care<sup>®</sup>

Reduce Medical Costs for Employers and Employees with CompleteCare

CompleteCare<sup>®</sup> can move risk away from your organization, lower utilization and premium, and keep your budget consistent

### The Challenge:

Organizations are facing tough budget decisions in the upcoming years. Rising pension contributions, increasing healthcare costs, and flattening revenues are forcing employers to take a hard look at their benefit programs. How can you manage the bottom line while improving your employees' benefit package?

### The Solution:

CompleteCare<sup>®</sup> is a financial incentive that encourages eligible employees to enroll in a spouse's group medical plan for the opportunity to be reimbursed up to 100% of their out-of-pocket expense. Through CompleteCare<sup>®</sup>, the organization realizes immediate premium savings and the potential to reduce on-going premium costs for the entire group. Additionally, the employee is provided up to 100% coverage for their medical expenses.

### The Ultimate Win-Win:

Employers save money immediately by transferring the medical plan cost to the spouse's employer. The employee benefits by getting reimbursed for all eligible out-of-pocket medical expenses without an additional premium. CompleteCare<sup>®</sup> may also reduce the group's health insurance claims experience and premiums.

### Employees Win

- Reimbursements for eligible out-of-pocket expenses: co-pays, deductibles, coinsurance, etc.
- Provides financial relief, especially for high utilizers
- Participation is voluntary

### Employers Win

- Immediate savings that grow with participation
- Transfers risk, limits liabilities and controls benefits cost
- Provides opportunity to vacate high cost claims

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

### Example: Susan's Surgery

Susan has decided that she is going to enroll in CompleteCare®. She has enrolled on her husband Bill's group health plan and has submitted the proper paperwork. She is happy with the move but there are some differences in the benefits:



#### Current Plan

- \$1,250 Deductible
- \$500 Co-Pay
- Same Prescription Co-Pay
- No Reimbursement



#### Spouse's Group Plan & CompleteCare

- \$2,500 Deductible
- \$750 Co-Pay
- Same Prescription Co-Pay
- 100% OOP Reimbursement

Susan has an unexpected medical emergency and requires surgery as well as prescription medication. The following table shows the out-of-pockets savings that Susan would experience with CompleteCare®:



#### Current Plan

\$500 Co-Pay
+ \$80
Prescriptions
<hr/>
\$580



#### Spouse's Group Plan & CompleteCare

\$750 Co-Pay
+ \$80 Prescriptions
\$830
- \$830 Reimbursement
\$0.00 Out of Pocket Costs

Administered by:

