

**Illinois Rural Water Association** is pleased to announce **"Lifestyle Healthy Benefits"** that will launch February 1, 2017.

This program was designed to give NRWA members (utility water system and municipality members) a comprehensive and affordable healthcare option to meet all the compliance demands of ACA. By offering affordable coverage along with proactive health management solutions, members can have peace of mind that employees have access to quality healthcare options without having to face penalties under ACA.

Each member group has the freedom to offer any combination of the following benefits to its employees. By combining the flexibility of the program with the exclusive pricing arrangement for NRWA membership, each group can offer a strategic benefits package at an affordable price for its employees and their families.

Value Added Benefits	HealthyChoice	Healthy100	HealthyValue	HealthyConsumer
Custom Integrated Wellness Program for groups of all sizes	\$1000, \$1500, \$2000 & \$2500 Deductibles	\$2500, \$3000, \$3500 & \$5000 Deductibles	\$2500, \$3500, \$6850 & \$10000 Deductibles	\$3000, \$3500, \$5000 & \$6500 Deductibles
24/7 Telehealth	80/20 Coinsurance Plans	100% Coinsurance Plans	50% & 100% Coinsurance Plans	100% Coinsurance Plans
100% Lab Benefits through LabCorp	\$30/\$50 Office Co-Pays	\$30/\$50 Office Co-Pays	\$30/\$50 Office Co-Pays	H.S.A. Compatible Plans
100% Diabetic Supplies	Hospital ER Coverage	Hospital ER Coverage	Hospital ER Coverage	Hospital ER Coverage
Patient Care Coordination Team	Urgent Care Coverage	Urgent Care Coverage	Urgent Care Coverage	Urgent Care Coverage
Dental/Vision/Life/Disability/Supplemental Plans	In/Out Patient Coverage	In/Out Patient Coverage	In/Out Patient Coverage	In/Out Patient Coverage
	Prescription Drug Coverage	Prescription Drug Coverage	Prescription Drug Coverage	Prescription Drug Coverage

\*Groups of 4-9 employees can choose two plans. Groups of 10-25 employees can choose three plans. Groups of 26+ employees can choose four plans.

## Sample Medical Rates

Each client group will go through underwriting. Premiums may be lower or higher based on underwriting results.

Option	HealthyChoice 1500	Healthy100 3000	HealthyValue 6850	HealthyConsumer 5000
Employee Only	\$402.59	\$377.22	\$317.17	\$305.75
Employee/Spouse	\$845.44	\$792.16	\$666.05	\$642.07
Employee/Child(ren)	\$772.97	\$724.25	\$608.96	\$587.03
Family	\$1199.72	\$1124.11	\$945.16	\$911.13

## Medical Disclaimers

Groups must have 4 enrolled employees to utilize the health plan. Eligibility in all plans is 30 hours, governed by ACA. Groups can do a combination of multiple different plans presented. Plans are underwritten by Medova Healthcare Inc. and utilize various provider networks throughout the country.

# Healthy Benefits



For questions about the program or to receive a proposal, please contact **Brian Jablonski** at **(630) 505-3616** or via email at [bjablonski@cbiz.com](mailto:bjablonski@cbiz.com)