

Discover the Benefits

**Consumer Driven
Health Plans**



Self Insured Plans LLC

PARTNER WITH YOUR EMPLOYEES



Introducing... ***Your Personal Health Plan™***

***...Only From
Self Insured Plans***

Today More Than Ever... Market Trends Influence Consumer Demand.

Converging factors at a time of high employee and employer frustration have created an environment that is ripe for change:

- Health costs are increasing at an alarming pace. According to studies, the rate of increase was 13% in 2001, over 14% for 2002 and more than 15% expected for 2003. At the same time, prescription drug costs are expected to increase at a rate approaching 25% per year.
- Employees are dissatisfied with the current system, the quality of care and the restrictions of managed care. They want more control in managing their own health care.

- Managed Care's ability to control costs has diminished as health care providers express their dissatisfaction with managed care by increasing costs and withdrawing from managed care networks.

- Employers are concerned with the increased administrative costs of supporting a health care program and would like to capitalize on the internet to reduce costs. They are also looking for ways to attract and retain high quality employees through new and enriched health care programs, without increasing their health care costs.

Your Personal Health Plan™ Empowers Your Employees!

Employees are covered by a partial self-funded high deductible

health plan, administered by Self Insured Plans LLC (SIP). This high deductible program is the Core Plan. The reduced premiums for the Core Plan allows the employer to fund a Personal Health Fund™ (PHF™) for all eligible employees. The PHF™ provides first dollar coverage, with no deductible or co-pays, for expenses below the Core Plan Deductible, or for expenses not routinely covered under traditional plans.

As eligible expenses are paid through the PHF™, they also reduce the Core Plan deductible. Once the PHF™ is depleted, the employee is responsible for any remaining deductible and coinsurance, based upon plan design. Any excess PHF™ dollars may be rolled over to the following year, tax free.

TO REDUCE HEALTH CARE COSTS!

Take A Closer Look...

The Smith family is in good health. This illustration demonstrates how Your Personal Health Plan™ could work for the Smith family over a two-year period, assuming 100% rollover of unused claim funds.

Year One

Employer PHF™ Contributions	\$2,000.00
Expenses:	
Routine Office Visits	\$500.00
Routine Lab Expenses	\$300.00
Total Expenses Year One	\$800.00
Amount Paid From PHF™	\$800.00
Member Out of Pocket Expenses	\$ 00.00
First Year Savings	\$1,200.00
Rollover to Year Two*	\$1,200.00

Year Two

Employer PHF™ Contributions	\$2,000.00
Rollover From Year One	\$1,200.00
Total Available PHF™ - Year Two	\$3,200.00
Expenses:	
Physical Exam	\$300.00
Preventive Care	\$500.00
Rx Medication	\$400.00
Total Expenses Year Two	\$1,200.00
Amount Paid From PHF™	\$1,200.00
Member Out of Pocket Expenses	\$ 00.00
Rollover to Year Three*	\$2,000.00

Discover the Benefits...

Empowering your employees means offering them choices. Choosing Self Insured Plans means you and your employees will understand the financial impact of these choices.

To learn how Your Personal Health Plan™, our consumer-driven health benefits strategy can improve your bottom line, contact our sales staff at 239-403-7884 or by email at sales@selfinsuredplans.com.



* Actual rollover amount will depend upon individual plan design



*High Deductible, Partial Self-Funded Health Plans
Developed and Administered by:*



Self Insured Plans LLC

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