

The Protect Plans Deliver

Self-funding with stop-loss protection is the right choice for many businesses. The Protect Plans offer Refund AssistersSM so you can make this choice with confidence.



Refund AssistersSM

Getting benefit dollars back when claims are lower than expected is why many employers move to fixed-premium self-insurance programs. Too often, however, these programs do too little to make those refunds a reality. The Protect Plan program is different.



Wellness

The best way to reduce health care costs is to stay healthy. That's why the Protect Plans pay members to get a biometric screening and provide all members with easy-to-use online wellness coaching. In addition, they provide cash rewards to members with specified chronic conditions who adhere to proven health-improving, cost-cutting regimens.



Telemedicine

Think of them as 21st century house calls: a private conversation between you and your doctor conducted online. At a far lower cost than seeing a doctor in their office. The Secure Plans offers Teledoc, one of the largest, most trusted telemedicine providers.



Expense Review

Every business owner knows it's important to monitor spending. That's why we engage experienced health plan executives and actuaries— independent of our administrator and stop-loss carriers—to review overall program expenses. As a result, you can expect smarter spending of benefit dollars.



Anyone can offer refunds.
Our Refund AssistersSM help deliver them.

An All-Star Team

Getting the most from your benefit dollars means working with the best team. That's why the Protect Plan program brings together best-in-class experts with the focus and skills you can count on for outstanding performance.

Reliable Plan Administration

One of the largest third party administrators in the country, **Meritain Health**, an independent subsidiary of Aetna, providing seamless integration with the Protect Plans' national network of quality health care hospitals, pharmacies, doctors and other providers.

Meritain Health is responsible for:

- Membership services.
- Employer services.
- Claim payments.
- Utilization review.
- Case management.
- Run-Out management.
- Billing.
- COBRA administration.
- Production and distribution of legally required documents*
- Wellness
 - with cash rewards for members completing annual biometric screenings and managing specified chronic conditions
- Chronic condition management.
 - featuring financial rewards for members with specified conditions managing and improving their health

**This is not inclusive of all plan notice requirements to which you may be subject.*



Broad, Strong Networks

The Protect Plans PPO plans boasts an extensive medical network from Aetna, one of the nation's largest managed care companies: the Aetna Choice POS II (Open Access) network. And our prescription benefits, managed by ScripWorld, are accessed through Catamaran's large, national pharmacy network. Together with Aetna's Institute of Excellence Transplant Facilities™ they assure members have ready access to quality, cost-effective care.

Nationwide, Aetna's networks has over:

- 8,200+ hospitals
- 3,000,000+ physicians and specialists

Explore the network:

www.aetna.com/docfind/custom/mymeritain



Stop-Loss Coverage

Stop-loss coverage limits your exposure for eligible claim payments. It's your safety net. When self-funding, you need to be confident your stop-loss carrier will be there when you need them. Which is why the Protect Plans bring you A.M. Best Rated carriers you can count on.



Refund AssistersSM
and an All-Star Team
are how we keep our
commitment to you.