



# The Protect Plans

Safe and Simple  
Fixed-Cost Self-Funded Medical Coverage  
Plus Refund Assisters<sup>SM</sup>

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**Promising claim refunds is one thing.  
Delivering them takes more.**

Lots of self-funded plans offer employers the chance to get a refund when claims are less than expected. **The Protect Plans** go further: we help employers earn those refunds with our **Refund Assisters**.

 **The Protect Plan Wellness Reward Program**

Helps catch small health problems before they become big health problems and rewards members for managing specific chronic conditions.

 **The Expense Review Program**

Examines overall program spending. Health coverage pays eligible claims when a member is sick or injured. Our review program helps make sure they're paid right.

 **Telemedicine Program through Teladoc**

Quality medical attention from board-certified, U.S.-based doctors are available at a reduced co-pay, reducing claims costs over in-person doctor visits.

**The Protect Plans** goal is to improve the quality of life for our members and the financial health of our plan sponsors. That's why every **Protect Plans** comes with **Refund Assisters**. Some call it a unique approach. We just call it better.



## The Wellness Reward Program

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The goal is to provide “health” coverage, not “sick” coverage. That’s why we pay employees and their spouses to see their doctor when they’re healthy, and reward them for improving and managing their health.

✓ **Annual Health Rewards**

- \$100 for employees and spouses completing an annual biometric screening
- Up to \$100 for complying with treatment and prescription protocols for:
  - Asthma
  - COPD
  - Diabetes
  - Hypertension
  - Hyperlipidemia
  - Congestive Heart Failure
  - Coronary Artery Disease

*Employees and their spouses complying with chronic condition protocols will receive \$25 per quarter. The member must be compliant for all three months of a quarter to qualify. Members may qualify for more than one chronic condition reward.*

✓ **The Protect Plans Wellness Reward Program\* includes:**

- Wellness plan strategist consultation
- Company wellness campaign assistance
- Biometric screening (full blood panel option)
- Employee health engagement trackers
- Personal health records



It’s a winning combination: employees improve their health and well-being; employers gain a healthier, more productive workforce and increase their chances for a claims refund. That’s **The Protect Plan** difference.

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*\* Provided through Healthy Merits, Meritain Health for Life, and Disease Management administered by Meritain Health.*



## Expense Review Program

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Health care coverage is intended to cover eligible medical expenses and that's what **The Protect Plans** do. But we go further, reviewing overall program expenses to assure claims are paid efficiently, appropriately, timely and fairly. With the **Expense Review Program**, actuaries and industry experts evaluate:

- ✓ **Timeliness of claims payments**
- ✓ **Subrogation**
- ✓ **High-dollar claims**
- ✓ **Medicare primary claims**
- ✓ **Payment policies and procedures**
- ✓ **Claim audit monitoring**
- ✓ **Pharmacy data review**
- ✓ **Eligibility data audit and analysis to confirm proper enrollments**

The reason you have health care coverage is to pay claims. The reason we offer this extra layer of review is to make sure those claims are paid right.

## **Telemedicine Program**

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With **The Protect Plans** members always have the option of heading to the doctor's office, but they have another choice, too. They can consult with a qualified physician from the convenience of their home by phone or computer through **Teladoc**. Doctor visits through **Teladoc** are usually less expensive than in-person consultations, reducing overall claims. And a lower co-pay can save members money, too.

- ✓ **Telemedicine through Teladoc**
  - One of the largest most trusted telemedicine providers
- ✓ **A voluntary program-office visits are always an option**
- ✓ **All doctors and pediatricians are U.S.-based and board certified**
- ✓ **Super-convenient: available 24/7 from anywhere**
- ✓ **92% of issues resolved after the first visit**
- ✓ **10 minute median doctor response time**



Provider costs may vary widely in the same community for the same service. **The Protect Plans**, through **Teladoc**, provides members with the tools they need to become educated and engaged healthcare consumers.