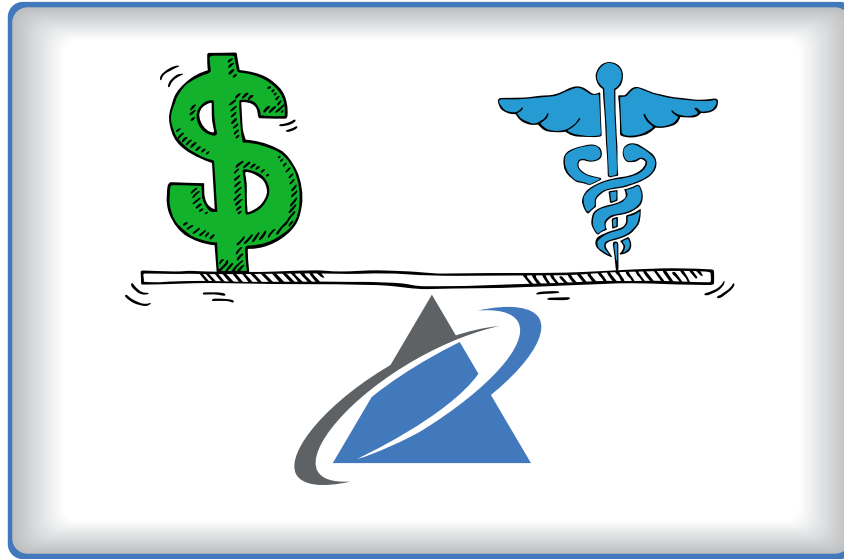


2020

BALANCING HEALTH CARE COSTS



The Apex MEC is a PPACA compliant product, ideal for \$8 - \$20 per hour full or part-time employees or seasonal and 1099 staff, nationwide.

4-Year Rate Cap - MEC

Not to exceed 3% increase per year



Apex provides select producers with access to health benefit plans and contemporary products that stimulate sales, commissions and overrides.

Matt Kincaid & Jim Banahan

matt@banahan.com • 602.395.8900 • banahan@banahan.com

Our Valued Partners



Network

- 900,000+ healthcare providers
- 68 million consumers
- 40 million claims

multiplan.com



Pharmacy Benefit Manager

- Answers 24/7/365
- 67,000 pharmacies nationwide

citizensrx.com



Telehealth

- 20,000,000 members nationwide
- 92% of issues resolved after first visit
- 360 languages
- 24/7/365 access to a national network of U.S. board-certified physicians and pediatricians

teladoc.com



TPA

- Leading Third Party Administrator
- Specializing in PPACA compliant, value-added healthcare solutions
- Delivering exemplary services to clients and broker partners
- Managing health care costs effectively

regionalcare.com



Reinsurance

- AAA Rated
- Applicable in States that allow reinsurance on MEC plans

cfins.com



Specialist Insurer





- Three decades of experience
- Providing clients the highest standards of underwriting and claims service worldwide
- All our insurance businesses are rated A (Excellent) by A.M. Best

beazley.com



Apex MEC* & Beazley Group Limited Indemnity (GLI)¹

Employer can choose 2 of the 4 plans

| | 4 EE minimum | 25 EE minimum | 4 EE minimum | 7 EE minimum |
|--|--|--|--|--|
| PREVENTIVE BENEFITS* MEC benefits cover 100% of the cost of certain preventive health services, when delivered by a doctor or provider in your plan's network. | MEC | MEC & BEAZLEY GLI¹ LITE | MEC PLUS ADVANTAGE | MEC PLUS ADVANTAGE WITH BEAZLEY GLI¹ |
| | FREE 1 preventive visit per plan year | FREE 1 preventive visit per plan year | FREE 1 preventive visit per plan year | FREE 1 preventive visit per plan year |
|  TELADOC 24/7 (Multilingual)² | FREE (unlimited) | FREE (unlimited) | FREE (unlimited) | FREE (unlimited) |
|  PPO NETWORK SERVICES² | \$0 Copay max 1 visit per plan year | Not Covered | \$20 Copay max 3 visits per plan year \$50 Copay max 3 visits per plan year \$50 Copay max 3 visits per plan year \$50 Copay in offices, max 5 services per plan year \$200 Copay max 1 CT Scan or 1 MRI per plan year | \$20 Copay max 3 visits per plan year \$50 Copay max 3 visits per plan year \$50 Copay max 3 visits per plan year \$50 Copay in offices, max 5 services per plan year \$200 Copay max 1 CT Scan or 1 MRI per plan year |
|  PRESCRIPTION BENEFITS² | Discount Card Up to 75% Discount on FDA Approved Medications | Discount Card Up to 75% Discount on FDA Approved Medications | \$1 Copay 10% Coinsurance 20% Coinsurance 40% Coinsurance 10% Coinsurance Plan pays 90% 20% Coinsurance Plan pays 80% | \$1 Copay 10% Coinsurance 20% Coinsurance 40% Coinsurance 10% Coinsurance Plan pays 90% 20% Coinsurance Plan pays 80% |
|  LIMITED INDEMNITY BENEFITS | Not Covered | GLI Underwritten by Beazley Insurance Company, Inc. \$100 per day 30 days per plan year None None None \$1,000 per day 1 day per plan year \$100 per day 1 day per plan year \$50 per day 1 day per plan year \$50 per day 1 day per plan year \$250 per day 1 day per plan year \$75 per day 3 days per plan year \$50 per day 3 days per plan year \$100 per day 2 days per plan year \$500 per day 1 day per plan year | Not Covered | GLI Underwritten by Beazley Insurance Company, Inc. \$1,000 per day 30 days per plan year \$1,250 per day 10 days per plan year \$2,000 per day 1 day per plan year \$1,000 per day 1 day per plan year \$500 per day 1 day per plan year \$100 per day 1 day per plan year \$300 per day 1 day per plan year \$50 per day 1 day per plan year \$150 per day 1 day per plan year See MEC Plus Advantage Benefits Above |
| Surgery/Anesthesia Benefits | Not Covered | Not Covered | Not Covered | Not Covered |
| Emergency Room Benefits | Not Covered | Not Covered | Not Covered | Not Covered |
| Outpatient Benefits | Not Covered | Not Covered | Not Covered | Not Covered |
| TOTAL MONTHLY PREMIUMS | 4-YEAR RATE CAP | 1-YEAR RATE CAP³ | 4-YEAR RATE CAP | 1-YEAR RATE CAP³ |
| Employee only | \$70.00 | \$58.75 + \$ 39.90 = \$ 98.65 | \$133.75 | \$133.75 + \$ 63.69 = \$197.44 |
| Employee & Spouse only | \$90.00 | \$86.00 + \$ 81.25 = \$167.25 | \$218.24 | \$218.24 + \$130.57 = \$348.81 |
| Employee & Children only | \$90.00 | \$86.00 + \$ 71.00 = \$157.00 | \$202.24 | \$202.24 + \$114.53 = \$316.77 |
| Family | \$90.00 | \$86.00 + \$114.50 = \$200.50 | \$293.30 | \$293.30 + \$190.26 = \$483.56 |

* The Apex MEC plans are PPACA compliant; they are offered by Apex Management Group and administered by RCI. Beazley does not underwrite the MEC plans or the non-insurance benefits.

¹ Group Limited Indemnity is not major medical insurance. GLI is not PPACA compliant and does not satisfy any PPACA penalties.

² Non-insurance benefits are included with Apex MEC plans.

³ Beazley GLI premium is illustrated in pink and is offered with a 1-year rate guarantee. Coverage is not available in all states. Benefits may vary by state. Minimum participation requirements apply.

GLI insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032.

Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia.

Overview

About the Apex MEC Benefits

The preceding pages describe the benefits associated with MEC and MEC Plus Advantage. All MEC plans provide a **4-YEAR RATE CAP**.

All Apex MEC plans exceed the requirements employers/employees are currently required to meet under Penalty A of the PPACA. All plans are Section 125 self-funded plans.

When an employer chooses the **Apex MEC Plus Advantage** plan, their employees receive:

- TELADOC 24/7 (multilingual)
- Pharmacy Benefits (Citizens Rx)
- Preventive Care Visit
- Primary Care Visits (3 per plan year)
- Specialists Visits (3 per plan year)
- Urgent Care Visits (3 per plan year)
- MRI and CT Scan Benefits (max 1 CT or MRI per plan year)
- X-ray and Lab Benefits (5 per plan year)

Additional Information:

- Guaranteed issue product
- Employer can contribute 0% - 100% of premium
- COBRA services are included in premium
- 1094 information is provided at no additional charge
- If member exceeds 3 primary care, 3 specialists and/or 3 urgent care visits, member will receive PHCS network discount
- ITIN & H-2A qualifies for benefit membership

A minimum of 4 enrolled employees is required to issue the MEC or MEC Plus Advantage plans.

A minimum of 25 enrolled employees is required to issue the MEC & Beazley GLI Lite plan.

A minimum of 7 enrolled employees is required to issue the MEC Plus Advantage with Beazley GLI plan.

About the Beazley GLI Benefits

Group Limited Indemnity insurance pays fixed benefits when an insured incurs charges for services covered by the plan, such as inpatient hospitalization and ER visits for injury. Benefits for each covered service are paid at a specified amount per day to a maximum number of days per year.

No medical questions are required to qualify for coverage. Employees may opt for coverage for spouses and child(ren). NOTE: Group Limited Indemnity is not major medical insurance.

- Guaranteed issue
- 1-year rate guarantee
- See Beazley proposal for product details and benefit definitions
- Product is not available in HI, NY and VT. Alternative GLI plan designs available for groups situated in CA, CT, DC, ID, KS, ME, ND, NH, NJ, PA and UT.

Insurance is underwritten by Beazley Insurance Company, Inc., 30 Batterson Park Road, Farmington, Connecticut, 06032. Beazley is rated A by A.M. Best. Beazley is licensed in all 50 states and the District of Columbia. CA License #2868-8. The Group Limited Indemnity policy is offered under Policy Form Series AHGLIMM001. Pre-existing condition limitations may apply. (Pre-existing condition means any sickness, disease, or physical condition for which the insured 1) had treatment, or 2) received a diagnosis or advice from a physician, during the pre-existing condition period.) Coverage is not available in all states. Benefits may vary by state. Premium will vary based on the plan chosen. A waiting period for late entrants may apply. This policy is renewable at the option of Beazley. Refer to the Master Policy and Certificate for all terms, conditions, exclusions and limitations. Beazley uses the services of a third party administrator.