



Introducing a Major Medical Benefits Solution that Offers a Better Way to Control Costs!

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By partnering with Lifestyle Health Plans, the LICA Healthy Benefits Program represents a proven solution to address the rising employee benefits costs in the post-Affordable Care Act (ACA) benefits environment.



LICA Healthy Benefits: A New Approach

Lifestyle Health Plans has developed a unique health benefits program for LICA members throughout the country that provides major medical health benefits with an integrated wellness and lifestyle improvement program designed to address the root cause of the escalating cost of healthcare - employee health behaviors.

As a Member of LICA You Can Enjoy:

1. Premium savings in most cases of 5-15%
2. Economies of scale discounts for participating LICA Members as part of LICA Healthy Benefits Program
3. An integrated wellness program with deductible credit incentives, credit matching and case incentives for health improvement
4. A strategic, sustainable health benefits program that addresses the underlying causes of rising healthcare costs without reliance or being tied to a single carrier
5. Consumer-driven program features including 100% Lab, 100% Diabetic Supplies and 24/7 Telephonic Consultations at no additional cost



Integrated Benefit Features:



Personalized Wellness Program - online HRA & integrated lab testing frame up series of individualized healthy actions for members



Reward Incentives - member reward incentives through deductible credits, credit matching and bonus bucks



DirectHealth - 100% lab benefit program



Patient Care Coordination - program offers assistance in scheduling all outpatient diagnostic and surgery services



Just Diabetic Supplies - program offers 100% benefit for diabetic supplies



Employee Benefits Portal - exclusive access to supplemental employee health discount program



Telemed Hotline - on-demand access to concierge telemedicine consultations anywhere, anytime



Plan Design Overview:

HealthyChoice



The choice is yours! Plan designs feature lower deductible levels, 80/20 Co-insurance, Office Visit Copays, and Prescription.

Healthy100



Once your deductible is met, plan picks up 100%. Plan designs feature 100% Co-insurance once elected deductible level is met. Also - Office Visit Copays and Prescription are included.

HealthyValue



Save on monthly premium costs while still offering the same great benefits. Plan designs feature higher deductibles, variations of Co-insurance, Office Visit Copays and Prescription.

HealthyConsumer



Qualified HDHP plan designs for HRA / HSA integration with higher deductibles and 100% Co-insurance. Office Visit Copays apply once elected deductible is met.