

Welcome to the **Community Healthcare Cooperative!** Unique with CHC is you design your own healthcare plan. Simply select the Plan's Coverages and Benefits and return the form to your CHC Rep. Your CHC Rep will then contact you to review your new Healthcare Plan. Please refer to Page 2 for information and guidance. If you need assistance, please contact your CHC Representative. *Thanks for your interest in CHC.*

Contact Information

Your Name		Address	
Tel 1	Tel 2	Email	
Company	Do you now have insurance?		Quote Date

Who's to be Included in Your CHC Healthcare Plan?

Name	Primary	Spouse	Dependants	Additional Family Members <i>Enter Number</i>
Age				Persons Cats Dogs
Health Class				

Health Class: **Healthy:** Good health with no medical issues. **Slight:** Medical conditions not requiring regular physician evaluations. **Moderate:** Medical conditions requiring regular physician evaluations or the use of tobacco. **Severe:** Pre-Existing or serious medical conditions such as: Cancer, Stroke, Heart Disease, Kidney, Liver or Lung Disease, Diabetes, Disc Disease, Rheumatoid Arthritis, and Immune Disorders.

	Monthly Healthcare Budget	Annual Taxable Income	CHC Plan Price
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Design Your CHC Healthcare Plan

Medical Service Coverage Options (✓)	Medical Services Benefit Options																																																														
<i>The Pre-checked boxes are already included in your plan.</i>																																																															
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Your CHC Healthcare Plan Price Summary

Base Price	-	Healthy Discount	-	Family Discount	-	Income Subsidy	-	Other Subsidies	=	Total Credits	+	CHSA Deposit	=	Bi-Monthly	Monthly
														Or	

Comments, Questions & Requests
Compare CHC to an ACA, Group or Your Plan

	ACA Plan	Annual Cost	Out-of-Pocket	All-In Cost	CHC Savings Monthly	CHC Savings All-In
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Introduction

This form allows you to design your personal CHC Healthcare Plan. The Yellow boxes are for your selections. Results will be shown in the Green boxes after your CHC Healthcare Plan's price is calculated. If you need assistance, please contact your CHC Rep.

Step 1 – Contact Information

Enter your full name and contact information.

Step 2 – Who's to be Included in Your Plan?

List all persons to be included in your Plan, which can also include your family's pets.

Health Class: Please enter the Health Class for each person. Use the description shown on the form.

Your Monthly Budget: Helps CHC develop your quote.

Your Annual Taxable Income: This will be used to locate possible Subsidies & Discounts that could lower your Plan's price.

Design Your CHC Healthcare Plan

Medical Service Coverage Options

Step 3 – This is your starting point to design your CHC Healthcare Plan. The Coverages that are (✓) checked are needed for good healthcare and are already included with your CHC Plan. Check each additional Coverage you want included in your Plan.

Prescription Medications

Step 4 – Unique with your CHC Plan, Prescription Medication costs are reimbursed 100% up to the selected Prescription Medication Benefit Amount. Prescription Medications can be purchased on-line or at your local pharmacy. Consider using medication discount programs such as Good Rx to lower your medication costs.

Tip: Use your prescription medication cost from the previous year. Then add anticipated Medication costs for the upcoming year. \$1,000 max.

Medical Services Benefit Options

This Medical Services Benefit is the amount available to pay your approved Medical Service bills. The Medical Services Benefit Total is the total of three benefits: (1) the CHSA Account Balance, (2) the Medical Services Subsidy and (3) the ACA Financial Subsidy.

Step 5 – Your Community Healthcare Savings Account (CHSA)

❖ **CHSA By You:** This is the monthly amount chosen by you and is included in your CHC Plan Price. This amount is credited to your CHSA each month. Your CHSA credits accumulate each month, year after year with no limit to the amount you can accumulate.

❖ **CHSA By CHC (Matching):** CHC will match your CHSA By You credit monthly, up to the CHSA By CHC amount shown.

❖ **CHSA Interest:** CHC pays 5% interest on your CHSA by You account balance. *Better than a bank savings account!*

Tip: We recommend you select the highest CHSA amount. The greater the amount, the more CHC matches. *Free Money!*

Step 6 – Medical Services Subsidy:

The Medical Services Subsidy pays your approved medical bills when your CHSA account balance is \$0. Options are up to \$25,000. The Monthly pricing is approximately 1% of the Benefit amount.

Tip: The most popular choices are \$5,000 & \$10,000. On a tight budget select \$2,500 or \$5,000. This will cover most non-routine medical services. Increase this amount if your budget allows.

Step 7 - ACA Financial Subsidy:

The ACA Financial Subsidy supplements your Medical Services Benefit. For expensive, long term, non-routine medical services you need to have an ACA Healthcare Insurance plan. When this 6 or 12 monthly option is chosen, CHC will pay your ACA Plan's approved monthly premium & Out-of-Pocket costs up to the Benefit Amount. Enter \$0 if you don't want this option.

Tip: See "Why Choose CHC Over an ACA or Group Plan".

Co-Pay Max Out-of-Pocket Selection

Step 8 – With CHC there are no deductibles or co-insurance costs. Only an affordable Co-Pay, which you choose.

Co-Pay Calculation: Each Medical Claim is multiplied by the CHC 50% Shared Responsibility percentage. If the result is greater than your Co-Pay Max, the Co-Pay Max is your Co-Pay for that Medical Claim. Otherwise your Co-Pay is the calculation result.

With this unique, two step approach, CHC limits your Out-of-Pocket costs and your financial risk.

Tip: The popular choice is \$1,000. You can lower your Plan's cost with a higher Co-Pay Max. If it would be a financial hardship to pay a higher Co-Pay Max, select a lower amount. Options, \$500 to \$2,000.

Your CHC Healthcare Plan Price Summary

This section summarizes your CHC Healthcare Plan. The Base Price is your Plan's cost before Discounts, Subsidies and CHSA contribution.

Discounts & Subsidies

CHC offers Discounts and Subsidies for Healthy and lower income persons and families. Employers may also offer subsidies. CHC will check for Discounts and Subsidies and will include them in your quote. *For an Income Subsidy to be calculated, your Annual Taxable Income is required.*

Other Benefits & Coverages

The CHC Concierge: Included in your CHC Plan is our personal Healthcare Concierge service. The CHC Concierge is your Personal Healthcare Advocate who helps you manage your healthcare program. Services include reviewing the accuracy of medical bills, negotiating payment terms, and paying medical claims.

Lower Your CHC Healthcare Plan's Monthly Cost: Sponsor other people to become CHC Members and reduce your Plan's cost by \$10 per month for each new Plan. There is no limit to the amount you can receive.

Sponsor new Members and receive a No-Cost CHC Healthcare Plan!

Why Choose CHC Over an ACA or Group Plan

First, the monthly base cost for an ACA plan is expensive. See the following Table.

In addition, an ACA or Group plan will have about an \$8,000 Out-of-Pocket cost. The Out-of-Pocket cost equals the total of the plan's Deductible plus Co-Insurance costs.

Example: If you have a \$10,000 medical service, you would pay the full \$8,000 Out-of-Pocket cost while insurance would pay only \$2,000.

With your CHC Plan, you would pay your Co-Pay, and CHC would pay the remaining cost up to the balance in your Medical Services Benefit and CHSA. *CHC can save you thousands of dollars.*

Typical ACA Plan Monthly Costs

Your Age:	25	30	35	40	45	50	55
Monthly Price:	\$316	\$358	\$385	\$403	\$456	\$564	\$703

If you are 35 years old, you would pay \$4,620 in ACA annual premiums. Add the \$8,000 Out-of-Pocket cost and your annual All-In-Cost is \$12,620.

Your CHC Plan's cost will be far less.

What's Next?

Return this form to your CHC Representative, who will then contact you to review and finalize your CHC Healthcare Plan.

When completed, your CHC Representative will submit your application for CHC for approval. Approval time is about 24 hours.

Your CHC Healthcare Plan can become active within 30 days on either the 1st or 15th of each month.

Thank you for your interest and participation.