



# PROPOSAL

**Prepared for:**  
Valued Client

**Presented by:**  
Valued Partner

**Date: 8/22/2023**  
**Valid for 30 Days.**

## // **BENEFITS YOU CAN BANK ON**

VAULT is a risk management consulting firm serving professional practices, businesses, governments, labor organizations, and not-for-profit groups. The firm was founded by attorneys, accountants, financial planners, and other professionals who had a simple vision: to provide America's small to mid-sized businesses with the high-quality employee benefits and risk management solutions previously available only to the largest of corporations. The founders recognized that employee benefits and risk management involve complex issues for clients that require multi-dimensional analysis and solutions.

**2007**

**VAULT was founded,  
and we've learned a lot  
along the way.**

**\$200M+**

**Worth of benefits  
VAULT is managing  
across the country.**

**1M+**

**People insured by  
one of our custom  
strategies**

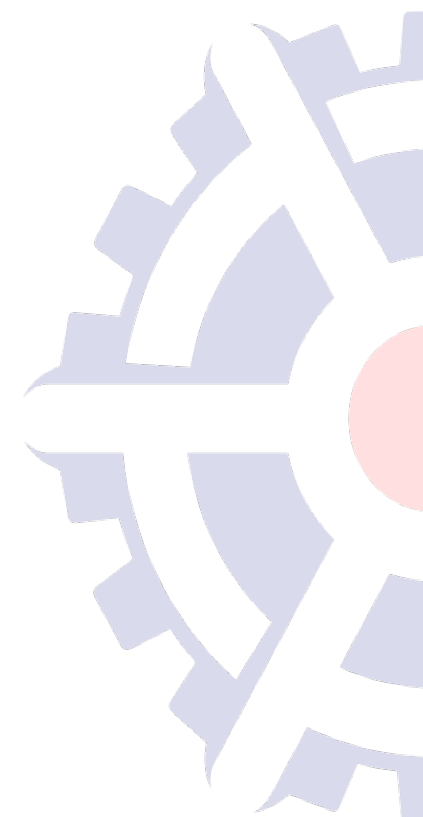
# ACA COMPLIANT SOLUTION



During these challenging and uncertain times, we recognized a unique need for basic and critical healthcare access. In response, VAULT has created the ACA Compliant and Limited Benefit product series. These plans meet over 60% of routine healthcare needs at prices that won't break the bank.

## Benefits of ACA Compliant Health Plans

- ✓ No Health Questionnaires
- ✓ No Underwriting
- ✓ Guaranteed Issue
- ✓ Composite Rates
- ✓ No Pre-Existing Conditions Clause
- ✓ ACA Compliant
- ✓ \$0 Deductible Plans
- ✓ Multiple Plan Options
- ✓ National PPO Network
- ✓ Available in all 50 States



// **BENEFITS YOU CAN BANK ON**

	ELITE MEC	PREMIUM HEALTH	BRONZE	SILVER
<b>Deductible</b>	\$0	\$0	Individual \$0 Family \$0	Individual \$0 Family \$0
<b>Out-of-Pocket Max</b>	N/A	N/A	Individual \$8,550 Family \$17,100	Individual \$5,000 Family \$10,000
<b>Preventative &amp; Wellness Office Visits</b>	✓ \$0 Copay	✓ \$0 Copay	✓ \$0 Copay	✓ \$0 Copay
<b>Telemedicine</b>	✓ \$0 Consult Fee	✓ \$0 Consult Fee	✓ \$0 Consult Fee	✓ \$0 Consult Fee
<b>Primary Care Office Visit</b>		✓ \$35 Copay	✓ \$25 Copay (limit 8/year)	✓ \$15 Copay (limit 10/year)
<b>Specialist Office Visit</b>		✓ \$75 Copay	✓ \$50 Copay (limit 8/year)	✓ \$25 Copay (limit 10/year)
<b>Laboratory Services</b>		✓ \$150 Copay	✓ \$50 Copay (limit 3/year)	✓ \$50 Copay (limit 3/year)
<b>Radiology</b>		✓ \$65 Copay	✓ \$50 Copay (limit 3/year)	✓ \$50 Copay (limit 3/year)
<b>Imaging (CT/MRI/MRA/PET Scans)</b>		✓ \$600 Copay, per image (limit 3)	✓ \$350 Copay (limit 1/year)	✓ \$350 Copay (limit 2/year)
<b>Urgent Care</b>		✓ \$85 Copay	✓ \$50 Copay (limit 2/year)	✓ \$35 Copay (limit 3/year)
<b>Emergency Room Services</b>			✓ \$350 Copay (limit 1/year)	✓ \$350 Copay (limit 1/year)
<b>Inpatient Hospitalization</b>			✓ \$350 Copay (Limit 5 days/year)	✓ \$350 Copay (Limit 7 days/year)
<b>Preventative Prescriptions (Generic)</b>	✓ \$0 Copay	✓ \$0 Copay	✓ \$0 Copay	✓ \$0 Copay
<b>Preferred Prescription Drugs (amount shown or less)</b>	✓ Tier 1 = \$0 Tier 2 = \$10 Tier 3 = \$25 Tier 4 = \$50	✓ Tier 1 = \$0 Tier 2 = \$10 Tier 3 = \$25 Tier 4 = \$50	✓ Tier 1 = \$0 Tier 2 = \$10 Tier 3 = \$25 Tier 4 = \$50	✓ Tier 1 = \$0 Tier 2 = \$10 Tier 3 = \$25 Tier 4 = \$50
<b>Additional Covered Drugs After Prescription Deductible</b>			✓ Formulary Generic: \$10 Formulary Brand: \$30	✓ Formulary Generic: \$10 Formulary Brand: \$30
<b>Inpatient Surgery</b>			✓ \$350 Copay (limit 2 surgeries/year)	✓ \$350 Copay (limit 3 surgeries/year)
<b>Outpatient or Free-Standing Facility</b>		✓ Specialist Office Visit Copay	✓ \$350 Copay (limit 1/year)	✓ \$350 Copay (limit 2/year)
<b>Treatment: Chemical Abuse/Dependency</b>			✓ Outpatient: \$350 copay/limit 8 days Inpatient: \$350 copay/limit 5 days	✓ Outpatient: \$350 copay/limit 10 days Inpatient: \$350 copay/limit 7 days
<b>Home Health Care</b>			✓ \$25 Copay (limit 10/year)	✓ \$25 Copay (limit 10/year)
<b>Pregnancy Benefits</b>				✓ \$350 Copay (Professional and Childbirth/ Delivery)

# PLAN RATES



Plan Rates*	ELITE MEC	PREMIUM HEALTH	BRONZE	SILVER
Member Only	\$139.34	\$206.66	\$550.66	\$684.00
Member + Spouse	\$160.00	\$311.73	\$781.34	\$908.00
Member + Child(ren)	\$152.00	\$317.34	\$723.33	\$836.00
Member + Family	\$184.01	\$415.33	\$1,052.00	\$1,232.01

## \*Proposal Notes

- Pharmacy benefits include access to over 65,000 pharmacies with a 6-tier formulary with copays starting at \$0. There is no coverage for specialty drugs.
- Underwritten by Nationwide Insurance of Columbus, OH.
- All plan rates are subject to change.
- Please refer to the Schedule of Benefits for a more in-depth list of Benefits Coverage, Limitations, and Exclusions before enrolling.

***Products distributed through exclusive agreement with VAULT Consulting and its affiliates, Bloomington, Illinois.  
THIS IS NOT A MAJOR MEDICAL PLAN.***

## **VAULT Strategies**

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