

The Current Healthcare Environment



Groups may be formed with as few as two qualified members.

In this age of healthcare uncertainty, business owners and professionals face unprecedented challenges.

Chances are you have been forced to rethink or alter many of your company's benefits to meet the contradictory demands of providing healthcare protection for your workers while managing your cash flow.

In all too many cases where insurance benefits have been altered, there has been a decrease in the overall level of insurance protection afforded the company's key personnel.

Many firms have either increased co-payments and deductibles or have reduced or eliminated programs such as vision or dental care. In short, healthcare choices have become limited.

These benefit cutbacks have left key personnel underinsured and vulnerable. These key people are the very lifeblood of any business; the people whose health and security are, quite literally, the health and security of the company itself.

Meeting The Challenge

The First Rehabilitation Life Insurance Company of America has been meeting the needs of business owners and key personnel with The 100% Solution, Group Excess Medical Reimbursement Insurance since 1985.

This program is designed to insure key personnel in virtually any company, of any size, in any industry.

The 100% Solution is flexible. Individual businesses can determine their own appropriate level of insurance protection.

The 100% Solution is designed to reduce most out-of-pocket medical expenses **up to policy limits**.

Taking Control



- ◆ The 100% Solution Group Excess Policy covers most co-payments, deductibles, cutbacks in reasonable and customary fees by your primary group health insurance carrier as well as other non-reimbursed healthcare expenses.

The 100% Solution extends its reimbursement protection across the entire healthcare spectrum.

- ◆ In addition, this Group Excess policy also covers several out-of-pocket expenses such as medical, surgical, dental, psychiatric, prescription drug, and long term healthcare costs.

In short, most healthcare costs are covered by The 100% Solution, **up to policy limits**.

Flexibility & Security

The 100% Solution Group Excess Policy owes much of its success to its inherent flexibility. Unlike many insurance policies that are strictly limited to medical, hospital, dental or other specific healthcare expenses, The 100% Solution is designed to meet these needs and more!

- ◆ You can select the coverage that is right for your company.
- ◆ You, and you alone, decide what the plan will reimburse.
- ◆ By selecting coverage limits you allocate the benefit dollars where they are needed, when they are needed, whether the expenses incurred are for covered employees or their covered dependents.
- ◆ Out-of-pocket costs are covered, regardless of the type of legitimate healthcare expenses, **up to policy limits**.

The 100% Solution & Your Company



Contact your insurance professional to find out how The 100% Solution can work for you, your key personnel and your bottom line.



The 100% Solution Group Excess Policy works well in a diverse corporate environment. Chances are your business would benefit from its cash flow advantages.

- ◆ You determine eligibility. Groups may consist of as few as two members. Employees may be insured by class. For example, all officers of a company may be insured under this policy.
- ◆ There are **NO** industry exclusions or limitations.
- ◆ There are **NO** personal medical exams or medical questions of any kind.
- ◆ There are **NO** requirements to buy additional insurance products from First Rehabilitation.
- ◆ To be eligible for The 100% Solution Group Excess Policy, your company must provide primary healthcare coverage to its employees in the form of a Traditional Indemnity, PPO, HMO, Managed Care or Section 125 Cafeteria Plan.

The 100% Solution & You

The 100% Solution Group Excess Policy is flexible.

- ◆ This Group Excess Policy is designed to compliment most existing primary health insurance programs. Whether your medical program is a Traditional Indemnity, a PPO, an HMO, Managed Care or a Section 125 Cafeteria Plan, you should consider the added choices The 100% Solution offers.

We invite you to explore the advantages which The 100% Solution can open for you and your business.

THE 100% SOLUTION

The 100% Solution Advantage

Benefits

	100% SOLUTION
Deductibles Paid	UP TO 100%
Eliminates Co-Insurance	UP TO 100%
Covers Out-Of-Network Expenses	UP TO 100%
Covers Dental (Including Orthodontic)	UP TO 100%
Eliminates Out-Of-Pocket Medical Expenses	UP TO 100%
Covers Long Term Healthcare	UP TO 100%
Covers Private Duty Nursing	UP TO 100%
Covers Prescription Drug Costs	UP TO 100%
Covers Drug and Alcohol Rehabilitative Treatment (In and Out)	UP TO 100%
Covers Chiropractic Costs	UP TO 100%
Eliminates Cutbacks in Reasonable and Customary Benefits	UP TO 100%
Covers Medically Supervised Weight Loss Programs	UP TO 100%
Covers Physical Therapy and Rehabilitation	UP TO 100%
Covers Well Baby Care Benefits	UP TO 100%
Covers Custodial and At-Home Services	UP TO 100%
Covers Sanitarium and Convalescent Care	UP TO 100%

NOTE: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 85 percent. The ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with the policy.

All Coverage extends Up To Policy Limits.

Policy terms are only briefly outlined here. For complete policy provisions, conditions and exclusions, please refer to the master policy itself.

FOR MORE INFORMATION, PLEASE CONTACT:



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Group Term Life • Group Dental • Group Vision Care • New York State DBL • Executive Medical Reimbursement • Long Term Disability

The 100% Solution

Group Excess Medical Reimbursement Insurance For Companies With Two Or More Employees

Since 1985, The 100% Solution has provided proven healthcare solutions for New York companies.

This Group Excess Medical Reimbursement Insurance policy reimburses you for most out-of-pocket healthcare expenses not covered by your basic medical and hospital insurance.

The 100% Solution can provide insurance reimbursement for most deductibles and co-insurance payments for dental, medical, surgical, psychiatric and long term healthcare costs.

Groups may consist of as few as **two** qualified members.

There are **no** medical exams or medical questions of any kind.

The 100% Solution compliments virtually every form of group medical insurance including most Traditional Indemnity, PPO, HMO, Managed Care and Section 125 Cafeteria Plans.



The First Rehabilitation Life Insurance Company of America

THE 100% SOLUTION