

# Attract and Retain Employees Through Affordable Employee Benefits

Without the offer of full insurance benefits, attracting and retaining employees can be a challenge, and leaves the door open for frequent turnover. Employee family illness and emergencies rob providers of productivity, while workers lose wages due to absenteeism and struggle with adequate healthcare access. So, consider an employer-paid package that includes telmedicine, Rx savings and life insurance.

Access care by phone/video



Avoid lost wages



Increase productivity



**Call 24/7. NO CONSULT FEES.**



## 1-800MD | TELEMEDICINE

- No copays or deductibles
- Callbacks within average of 15 minutes
- No-cost phone/video access for employees/family
- Common issues diagnosed/addressed
- Needed prescriptions provided
- Board-certified, US-licensed doctors



## RxValet | PHARMACEUTICAL

- Access to any retail pharmacy for first prescription
- Mail order program for maintenance medications and diabetic testing supplies
- Minimum 15% savings strategy for specialty, biologics and high-priced, branded medications
- Therapy management program for those with four or more maintenance medications



**LIFE INSURANCE | \$2,000 NATURAL DEATH** — Available to employees utilizing telemedicine benefit

## Consultative Partnership

The primeFORCE team doesn't implement software and disappear. We provide consultation based on decades of experience in post-acute care, IT and HR. Leveraging strategic alliances with leaders in the insurance market, we offer cost-effective employee benefits and business risk assessment strategies.



## THE FAMILY PROTECTION PLAN (FPP) GUARANTEED LEVEL PREMIUM TO AGE 100

For employee, spouse and children

Available coverage \$10,000 • \$25,000 • \$50,000 • \$75,000 • \$100,000

- **Easy application process** – No medical exam; simply answer a few health questions.
- **Portability** – You and your family continue coverage with no loss of benefits or increase in cost should you terminate employment after the first premium is paid, in which case the insurance company will simply bill you directly. Coverage can never be canceled by the insurance company or your employers unless you stop paying premiums.
- **Family Protection** – You can also purchase coverage for your spouse, children and grandchildren (ages 14-days through 23 years).
- **Terminal Illness** – Pays you 30% (25% in CT and MI) of the coverage amount in a lump sum upon the occurrence of a terminal condition that will result in a limited life span of less than 12 months.
- **Quality of Life Benefit** – Following a diagnosis of either a chronic illness or cognitive impairment, this rider accelerates a portion of the death benefit on a monthly basis – 3% or 4% – as scheduled by the employer at the group level up to 75% of your benefit, and payable directly to you on a tax favored basis for the following:
  - Permanent inability to perform at least two of the six Activities of Daily Living (ADLs) without substantial assistance or
  - Permanent severe cognitive impairment, such as dementia, Alzheimer’s disease and other forms of senility, requiring substantial supervision
- **Employee eligibility:** Actively at work full time 30 hours for 90 days.
  - Spouse must not be disabled or receiving disability payments.
  - Employee is not required to purchase coverage for other family members to apply.
  - Coverage amounts in excess of the guaranteed issue limits are underwritten based on health questions.

If individual is rejected for the excess amount, we issue the guaranteed issue amount.

### TERMS AND CONDITIONS

#### Employer-Paid Telemedicine, Rx Savings and Life Insurance

TERMS AND CONDITIONS: 1.800MD does not replace the existing primary care physician relationship. 1.800MD is not an insurance product or a prescription fulfillment warehouse. 1.800MD physicians reserve the right to deny care for potential misuse of services. 1.800MD operates subject to state regulations and may not be available in your state. International consults are advice-only. You must have a U.S. address and U.S.-based phone number for the doctor to call back at the time of the consult. Video is not available for international consults. 1.800MD and the 1.800MD logo are registered trademarks of 1.800MD, Inc. and may not be used without written permission.

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Joe Stone | 770-543-0468  
joe.stone@primeforcetech.com  
www.primecaretech.com/primeFORCE