



Freedom Essentials Plan

Self-Funded Health Plan for Groups of 10+

WPS[®]

HEALTH INSURANCE • HEALTH PLAN

Freedom for your employees

We developed this health plan specifically to control costs and manage the health of groups right out of the box. If you're new to the self-funded market, this plan is a great choice. There are many reasons to choose a *Freedom Essentials* plan, but here are a few to get you started.

1. Multiple network options.

With long-standing relationships with thousands of health care providers, we offer lots of options to give you easy access to health care.

2. Telehealth services from Teladoc®.

Available 24/7 by phone or online, board-certified physicians diagnose and treat most minor medical conditions and can even prescribe medication.

3. Features to help improve employee health.

You get:

- \$0 drug list
- Smoking cessation program
- Optional ExerciseRewards® program¹
- All copay plans include three FREE primary care visits per year

4. Express Scripts® RationalMed® program.

This sophisticated system identifies patients at risk, guarding against the wrong dose and dangerous drug combinations. Pharmacists, providers, and patients can make better decisions together and avoid unnecessary—and costly—trips to the hospital.

5. Health Management program.

Integrated approach identifies people with, or at risk for, chronic medical conditions. The program helps keep employees healthier, which keeps claims costs lower for your group.

¹The ExerciseRewards program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). ExerciseRewards is a federally registered trademark of ASH. The ExerciseRewards program is a health improvement and education program and is not insurance. Fitness discount program is not part of the insurance policy. Enrollment in this program is subject to contract renewal. If you think an employee might be unable to meet a standard for a reward under this wellness program, the employee might qualify for an opportunity to earn the same reward by different means.



Essential services for your business

Freedom Essentials is a smart choice for your business because all of our most in-demand services are packaged for maximum value. Here are the top reasons why this plan makes sense for your business.

High-quality service and administration

Integrated services.

You get it all: stop-loss coverage, plan administration, and high-quality customer service.

Comprehensive reporting package.

Your group has full reporting available, including information on claims, enrollment, network usage, and more.

Personal service.

You get a designated billing representative *plus* a designated Account Manager who will oversee the transition to *Freedom Essentials*, your reporting, training your group on the online tools, and overseeing the renewal and any other high-level service issues.

No-hassle renewals

No-laser renewal guarantee.

In the event of a very high-cost claimant, we guarantee no individual will be lasered* and the specific stop-loss increase will not exceed a certain level at the first renewal.

No additional disclosures for renewal.

Our renewals are firm when released and do not require additional disclosure.

Questions?



Visit wpshealth.com



Call **866-297-4977**

Keep control of your money

Put your money in your account.

It's simple—you put the maximum funded amount in your own account each month so you control the funds. It's your money, and we believe you should retain control of it.

Immediate stop-loss reimbursement.

We immediately reimburse any claims in excess of the specific stop-loss deductible. These claims are not applied against your fund account.

Early Settlement.

This exclusive feature makes any claims after the six-month runout period our responsibility, which gives you the freedom to release your fund reserves after the runout period. Your group keeps 100% of excess funds after runout.

Monthly aggregate accommodation.

Provides protection from monthly claims fluctuations and we advance money for claims in excess of the aggregate.

Simple billing.

Fixed costs and claims costs are billed separately every month. You are not required to pay the maximum costs every month, which means you get better cash flow.

DATE	EVENT
1	The first of every month, we pull funds from your designated account to cover fixed costs, such as administration and reinsurance.
11	An accounting invoice is sent to you for the previous month's claims. This also includes medical claims, prescription drug claims, and specific and aggregate claims.
14	We pull funds to cover the previous month's claims costs.
21	New bill is available and sent to the group.

**"Laserling" is a common stop-loss industry practice of setting higher coverage attachment points for certain plan members based on their prior claims experience or the likelihood that they will become high-cost claimants in the future.

Self-funded health plan for groups of 10 or more is easy to set up and use

A lot of businesses want more control over their health insurance costs but aren't sure quite how to do it. The *Freedom Essentials* plan makes it easy. This turnkey solution offers smart options to help small groups of just 10 or more save money.

Control health insurance costs more directly:

- Your business funds the health plan and makes all the decisions
- We take care of the administration

The better you manage the health of your employees, the more money your company saves.



Why *Freedom Essentials*?

- Turnkey product offering makes self-funding simple
- Stop-loss coverage, plan administration, and customer service are all included
- Experienced, ethical, and highly skilled service and administration

The best of both worlds

- ⬆️ **Maximize your savings potential**
through self-funded plan design.
- ⬇️ **Minimize your risk**
with built-in protections and safeguards.

Freedom Essentials is an easy choice for your company's self-funded group health plan!

Talk to your agent today
to get your no-obligation quote!



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