

The Alternative HealthCare Program®



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Choose from a variety of top-rated national insurance carriers

Take Control

Stop paying the high cost of group insurance.

Illustrative Pricing: not your actual rate

Age	Single	Self/Spouse	Family	Self/Child
21	67.77	107.01	153.74	91.82
25	72.64	109.79	156.72	93.66
30	78.57	115.66	162.36	96.49
35	81.69	126.28	173.01	101.95
40	91.34	142.33	189.06	110.87
45	104.8	165.54	212.57	123.28
50	130.6	203.17	249.9	143.12
60	176.1	305.95	352.68	202.83

Your actual rate will be based on your age, sex, health status, primary residence and carrier selected.

American Administrative Processing, Inc. (AAP) is the company who will be handling the administration of The Alternative HealthCare Program®. This company has specialized in providing Payroll and Employee Benefit Administration for small businesses throughout the United States since 1996.

Why does AAP need to process your payroll?

Payroll is the portal to all employee changes, benefit deductions and compliance. Therefore, through the payroll process new employees are properly notified of their benefit options. Also, complex programs such as Health Reimbursement Accounts (HRA) and Health Savings Accounts (HSA), Section 125 Cafeteria, Eligibility Rules, and Termination Rules are properly managed.

All corporate clients and their employees are provided with web access to update, review and manage all aspects of their payroll and personal information. This creates an automated and paperless environment providing huge efficiencies and cost savings.

Insert your company info here.

Affordable Major Medical Health Insurance



The Alternative HealthCare Program® is designed to help employees acquire quality individual major medical, dental, vision, critical illness, prescription drug coverage and life insurance through the convenience of payroll deduction from their employer with the most tax favored programs.

The Alternative HealthCare Program®

What are Health Reimbursement Accounts (HRA) and Health Savings Accounts (HSA)?

Comprehensive Major Medical Insurance

Why Individual Health Insurance Is Better Than Group Insurance

- **30% - 50% Savings** over Group Plans.
- If you have standard health, you will have more options and guarantees with your own insurance policy.
- **You only purchase what you want and need**; not the plan that saves your employer the most money.
- Your policy can **never be cancelled** by the employer or insurance company and guarantees protection as long as you pay the premium.
- After the policy is issued, the **premium rates will not increase because of an illness in your family.**
- The individual plans are based on the area rate of state you live in. Not on your employer's experience like in Group Plans.
- This program eliminates the need to worry about COBRA or the continuation of coverage if you are between jobs.

**No Matter Where You Work
You Never Go without Health Care
...You are in Control!**

Health Reimbursement Accounts (HRA)

Once an HRA is established, the new 2006 income tax regulations allows the **employer to provide you with tax free dollars to pay for your health care including premiums.** You and your employer can receive the same tax favored benefits if you have your own personal insurance policy; plus your employer can finance all or part of the cost.

Health Savings Accounts (HSA)

This tax legislation allows you to set aside funds on a pre-tax basis and never pay taxes on the funds if used for health care needs, including premiums.



- **Lower Insurance Costs**
- **Tax Savings**
- **Freedom of Choice**
- **Customize the Plan to Fit Your Needs**
- **You own the Policy**

Choose a plan that's right for you!

Major Medical - Up to \$5 million dollars of **Comprehensive Major Medical Coverage** for you and your family from industry leaders such as: Golden Rule/United Healthcare, Humana, World, Aetna, Assurant, and American Community.

Dental - Family and Individual Dental Coverage-\$1500/per year of covered expenses at a low monthly rate.

Prescription Card - Pay just \$19.99/month for single and \$34.99/month for family. Prescriptions offered through a large network of pharmacies.

Association Plan - Dental, Vision, and Prescription savings, combined with Short Term Disability, Critical Illness, and Accident Coverage.

It is time for you to take control of your health care.

You are not forced to be on your employer's health plan. You have a choice.

If your employer elects, you can pay for your plan through payroll deduction on a pre-tax basis.

Find Out More – Take Control!