

## Introducing Arizona Technology Benefits Program



EMI Health provides companies in the technology industries with a unique way to come together with other related companies to purchase healthcare benefits as a group. Our industry-specific pools help to maintain lower renewals and allow for better cost control over a plan's benefits. EMI Health's self-funding mechanism also helps to cut overall health benefits costs.

### How does EMI Health accomplish this?

- By combining smaller groups and underwriting them as a larger group
- By providing tiering of groups in the pool, we keep the pool strong for all risk groups. Groups will never change more than one tier up or down at renewal
- By reducing administrative costs
- By including a wellness program with wellness coaching, biometric screenings, mobile mammograms, and more (minimums apply)
- By using a self-funding mechanism, many fees and taxes typically required in fully-insured plans are eliminated
- By being transparent. Group representatives are invited to attend quarterly meetings where claims and utilization information is shared. Renewal changes are discussed and approved by the member companies

Healthcare Reform will add significant requirements to fully-insured medical insurance plans. Our industry-specific pool uses a modified self-funded mechanism to provide coverage for the groups within the pool. Because the program qualifies as an ERISA-governed program, it will avoid several parts of the Affordable Care Act applicable to fully-insured employer groups.

- Community rating provision
- Various fees and taxes
- Some essential benefits and plan design requirements

In addition to all of the advantages in joining the Arizona Technology Pool, the pool is enriched with strong and effective wellness programs, including:

- Onsite biometrics and wellness coaching
- Mobile mammograms and more

#### To Get Started

To secure rates, please send the following information to your benefits advisor:

- Census with all employees; zip codes, ages or dates of birth, family status, gender
- Current plan design
- Current and renewal rates
- Completed individual medical questionnaires for groups of 10-25 employees or group risk evaluation for larger groups of 26 or more employees
- Additional significant information about the group

For answers to your questions and additional information please contact your benefits advisor.



 <p><b>Corporate Benefit Solutions, LLC</b></p>	<p><b>Karen Goldberg, MBA, CEBS</b> President &amp; Principal Consultant</p> <p>Expertise in Employee Benefits Insurance Medical, Dental, Vision, Life &amp; Disability</p> <p>karen@corpbenefitsolutions.com (480) 528-0656 4425 E. Casey Lane Cave Creek, AZ 85331</p>
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