



BCA MEMBER SPECIAL

Additional 5% discount on PHP health insurance

Savings program for employers with 5-50 employees
with our Level Solutions product. (NEW & RENEWING)

SAVINGS: A level-funded plan can **save up to 30%**
over traditional, ACA rated plans.

BCA Members: Receive an **additional 5% discount**.

NETWORK FLEXIBILITY: Broad and narrow networks.

DATA: More access to plan data and reporting information.

VALUE +: Added discounts on products and services in our region.

LOCAL SERVICE: PHP is located right here, in Northeast Indiana.

ON-SITE WELLNESS PROGRAMMING, EDUCATION AND COACHING

Our wellness coach comes to you!

On-site evaluation and custom-designed programs, like:

- Hydration challenge
- Tobacco and vaping cessation
- Joint protection and strengthening
- Ergonomic lifting and moving

PHARMACY DRUG COVERAGE

Comprehensive pharmacy plan

PHP's staff pharmacists are available for consultation and advice.

Pharmacy claims are closely monitored for safety and

cost-savings. Our plans cover:

- Specialty drugs
- Injectables
- Tobacco cessation (covered at 100%)
- Much more!



Take a look at real-life savings with a PHP Plan



| Business Type | Plan Members | Deductible | Out-of-Pocket | Current ACA Plan/Month | PHP Plan LEVEL Solutions | % Savings compared to ACA Plans |
|-----------------------|--------------|------------|---------------|------------------------|--------------------------|---------------------------------|
| Material Supplier | 21 | \$5,000 | \$8,500 | \$13,396 | \$9,747 | -27.2% |
| Architecture Firm | 36 | \$3,500 | \$8,550 | \$18,916 | \$13,468 | -28.8% |
| Industrial Technology | 43 | \$2,500 | \$5,000 | \$20,477 | \$15,024 | -26.6% |



 **PHP**
Your local choice.

Headquarters: Fort Wayne, Indiana

Business: Opened in 1983

Staff: 185 Employees

Membership: 65,000 members

“Before moving to PHP we were faced with increased premiums and decreased benefits from previous carriers.

PHP came to the table with a sustainable plan that protects our employees and they backed it up on the financial end.”

—Carly Buchanan, Talent Leader, Brooks Construction

Our Sales Team is Here to Serve You

PHP's experienced team can guide you to a plan that meets your business needs—giving your employees great health insurance AND protecting your bottom line.

Contact your BCA Member Broker or PHP to learn more about a PHP/BCA discount plan for your business.

Phone: 260-432-6690, ext. 840

Toll-free: 800-982-6257, ext. 840

Email: sales@phpni.com

1700 Magnavox Way, Fort Wayne, IN 46804
Phone: 260-432-6690 | Toll Free: 800-982-6257
Web: phpni.com | Email: sales@phpni.com



Products and Services Available to BCA Customers

We offer:



A Broad Range of Products and Reliable Services

- Fully-Insured: HMO plans, POS plans, HSA compatible plans
- Self-Funded health plans
- FSA and HRA
- Ancillary Products: dental, vision, health savings accounts, life and disability, COBRA, and HIPAA



Account and Customer Support

- Online self-service account management
- Designated account managers
- Local, accessible support team
- On-staff physician and pharmacists



Wellness Initiatives

- Employee incentive programs
- Employee health challenges
- Mental health resources
- Educational programs



Cost and Quality Management

- Preventive services
- Chronic condition support
- Cash flow strategies
- Stop-loss insurance



Technological Advantages

- Customized account management portal
- Online enrollment and renewal tool
- Data tracking and risk management options
- Data analysis and reporting
- Access to information and resources
- Self-service capabilities



Broad Network of Doctors and Facilities

- Top-tier doctors and facilities
- Extended networks for regional employees
- National and international network options

We're only a phone call away

We work with you to find a plan that meets your employees' health and wellness needs and protects your bottom line. Contact your benefits advisor or call PHP at: **260-432-6690**

Email: Sales@phpni.com