

KPS Health Plans offers large groups (51+) the advantages of flexible benefit designs, pooled vs. non-pooled funding and optional riders to enhance your standard benefits.

### Flexible Benefit Designs

Our large group plans offer flexible annual deductible options, coinsurance maximums, copayments, coinsurance levels and prescription drug options to meet the needs of your large group. Let us customize a plan for your group.

### Pooled vs. Non-Pooled Funding

KPS offers large groups a choice between pooled and non-pooled rating. Pooled groups enjoy the benefits of stability, an atmosphere of little or no data dissemination and credit for both positive and negative experience. KPS allows for opting in or out of the pool upon the quoting of a new group.

Non-pooled groups are primarily 100% experience rated and enjoy the benefits of an alternative to a self-funded arrangement, the ability to stand on their own experience. This helps to control costs and provides the flexibility to be more pro-active.

### The Healthy Investor™

The Healthy Investor offers large groups lower premiums with a Health Savings Account (HSA), in conjunction with a consumer-driven health plan. HSAs are special tax-deductible accounts that offer your employees the opportunity to pay for qualified medical expenses or invest their HSA funds and grow them tax free to better support their future health care needs. You, your employees, or both can contribute pre-tax, and your employees can choose how their HSA contributions are invested or spent. Any interest or other earnings accumulate tax free. By using their HSA funds to cover their deductibles and coinsurance with pre-tax dollars, your employees will also lower their taxable income. HSAs are portable. Like an Individual Retirement Account (IRA), the HSA is owned by the individual. If the individual changes jobs, the HSA goes with the individual.

KPS offers three large group HSA Options with a variety of deductible options. Most covered benefits are paid at 70%, 75% or 80% after meeting the annual deductible, with some limitations. All three plans also include a Prescription Drug Discount Card at *no additional cost!* With this card, enrollees will receive a discount at the time they purchase their prescription drugs. The discount applies to all prescription drugs; however, the overall savings may vary depending on the drug.

HSA funds can be administered by any qualified financial institution of your choosing authorized to administer HSA accounts (HSA trustee or custodian). For details on HSA Fund Administration, visit our website at [www.kpshealthplans.com](http://www.kpshealthplans.com), or contact your KPS Account Executive.

### Optional Riders

Optional Riders are a great way to customize your large group health plan to enhance your standard benefits. *For details on riders for Prescription Drugs, Dental, Vision and Occupational Injury for owners and officers, see Optional Riders.*

*KPS Health Plans cannot provide tax advice. Please consult your tax advisor for specific questions regarding HSA accounts.*

### Plans for a Healthy Lifetime

Healthy business starts with healthy employees. Chronic illness means decreased production, morale, and ultimately loss in revenue. It can also reflect in health care costs.

At KPS we believe the first step toward reducing those costs is by creating a culture of health conscious consumers. As partners we can help you to control your health care costs.

KPS has tools to assist large group owners, and human resource professionals get the best results from their health plan. It includes a wellness component which will teach you and your employees how to have a healthier lifetime.

Included:

- **MyKPS** - Secure online health plan portal.
- **Good For You!** - Online wellness program.
- **Aggregate Reporting** - We can help to fine tune your plan.

### Customize for Your Needs!

With a choice of deductibles, copays, coinsurance levels, coinsurance maximums and optional riders, KPS offers you the flexibility to design a health care plan that will help you get the benefits you need.

### Questions?

Call the Sales Department regarding these or any other KPS plans.

**360-478-6786**

**1-800-628-3753**

**[www.kpshealthplans.com](http://www.kpshealthplans.com)**

KPS Health Plans large group products are marketed in Washington State.