



IMPROVE HEALTH OUTCOMES
While Lowering Premium Costs!

Chamber Spectrum Benefits

- ◆ Economies of scale pricing with **savings of 10 - 30%**.
- ◆ High-performance plan designs underwritten by **A-rated carriers**.
- ◆ Tier-1 national PPO networks.
- ◆ Comprehensive & transparent Rx formulary.
- ◆ Integrated features that include individualized case management, transparent pharmacy benefits, tele-medicine, discounted lab benefits and much more!
- ◆ Available for groups down to 2 covered lives with **no minimum participation requirements!**
- ◆ Members only benefit utilizing the collective buying power of your chamber!

YOU'VE ASKED... WE HAVE THE ANSWER!

The Greater Seminole Area Chamber of Commerce now provides members with unique, ACA-compliant, group health benefits solutions for member businesses. Provided through multiple carrier options, the program utilizes your chamber membership to provide economies of scale pricing for employee benefits.



Want more information?
Learn more at www.myseminolechamber.com

(877) 535-7110

For more informtion, go to www.myseminolechamber.com



Chamber Spectrum Benefits plan overview

Simplified, easy-to-use plan designs.

Level-premium, self-funded health plans that provide transparency of claims expenses!

Integrated benefits designed to reduce employee out-of-pocket costs!



	<i>Spectrum Gold</i>	<i>Spectrum Silver</i>	<i>Spectrum Bronze</i>	<i>Spectrum HSA</i>
Deductible	\$1500 / \$3000	\$3000 / \$6000	\$7000 / \$14000	\$5000 / \$10000
Max OOP	\$3000 / \$6000	\$3000 / \$6000	\$7000 / \$14000	\$5000 / \$10000
Coinsurance	80 / 20	100 / 0	100 / 0	100 / 0
Telemedicine	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Primary Care	\$5 copay	\$5 copay	\$5 copay	Ded + Coins
Specialist	\$50 copay	\$50 copay	\$50 copay	Ded + Coins
Urgent Care	\$50 copay	\$50 copay	\$50 copay	Ded + Coins
Emergency Room	Ded + Coins	\$1000 copay	\$1000 copay	Ded + Coins
Lab	Preferred Vendor	Preferred Vendor	Preferred Vendor	Preferred Vendor
Rx Benefits	\$15 / \$50 / \$100 / 25%	\$15 / \$50 / \$100 / 25%	\$15 / \$50 / \$100 / 25%	Rx copays after Ded

Maximum Medical Rates

Rates below are based on underwriting process and can be up to 35% lower based on medical profile.

Plan Option	<i>Spectrum Gold</i>	<i>Spectrum Silver</i>	<i>Spectrum Bronze</i>	<i>Spectrum HSA</i>
Employee Only	\$573.27	\$534.24	\$456.20	\$489.65
Employee + Spouse	\$1,092.13	\$1,003.36	\$825.80	\$901.90
Employee + Child(ren)	\$835.58	\$771.40	\$643.05	\$698.06
Family	\$1,354.44	\$1,240.51	\$1,012.65	\$1,110.31



Plan designs above are administered and underwritten through 90 Degree Benefits, a Blue Cross Blue Shield of Alabama Company

