

# MASTER HEALTH PLAN

## Show Your Employees How Much You Care



Along with many other benefits, our Essential and Premium PEO partners have access to our Master Health Plan, administered by **BlueChoice HealthPlan**, one of the largest and most trusted health insurance providers in the nation.

We also offer comprehensive medical insurance plans designed to fit your employee's needs and your budget.

### LOWER PREMIUMS

- **Average renewal is 2.1%\* per year over the last 5 years** versus the national average of 9.8%\*\*
- Bulk Rating and Composite Rates - Not age-banded
- Less volatility of premiums due to large employee pool

\*James A. Scott & Son, LLC DBA: Scott Insurance \*\*National Trend Source: Milliman Renewal Evaluation, May 2022

### BETTER BENEFITS

- **BlueChoice HealthPlan, a part of an AM Best A+ rated Health Insurance Carrier**
- Your employees also save on all-inclusive copays at the doctor's office and have access to vision, chiropractic and EAP benefits

### GREATER COVERAGE

- Access to the **BlueCard PPO Network**, the largest health insurance provider network available in all 50 states, along with coverage while traveling outside of the U.S.
- 100% of hospitals in the state are covered

### EASY ADMIN

Propel HR takes care of the entire process from selecting a plan to enrolling employees.

### SUPERIOR SERVICE

Our team is committed and focused on providing a superior customer service experience.

### START ANY TIME

Unlike other plans, you won't be penalized for your start date. You can join at any time.



**IRS Certified PEO + Top Rated  
National Insurance Provider = Great Benefits**

# HOW THE PLAN WORKS

## **WHY SHOULD I CHOOSE THE PROPEL HR MASTER HEALTH PLAN OVER A TRADITIONAL PLAN?**

With the Propel HR Master Health Plan, you are not only being placed in a larger pool for better pricing, but you also get the composite pricing based on your own group's risk. Composite pricing helps you budget your healthcare expenditures more accurately. Instead of the traditional age-banding you find in small employer plans, you have a set price for each level of coverage in our Master Health Plan.

**WHO IS ELIGIBLE?** The Propel HR Master Health Plan is designed for PEO clients who have at least 5 eligible employees (and at least 65% of eligible employees must elect coverage). Only active full-time employees are eligible to participate. COBRA participants are not eligible to roll over to the Propel HR Master Health Plan.

**IS THIS PLAN ELIGIBLE FOR COBRA CONTINUANCE?** Employees who terminate from the master plan are eligible for continued coverage through COBRA. However, if a new group ends their previous coverage and joins the Propel HR Master Health Plan, anyone on their previous plan under COBRA would not continue to be covered as of the date the previous plan terminates.

**WHAT KIND OF PLANS ARE AVAILABLE?** PEO clients are able to choose plans to offer to their employees from our 10 different plan options (4 High Deductible Health Plans (HDHP) and 6 Preferred Provider Organizations (PPO) health plans).

**HOW MUCH DOES IT COST?** That depends on several factors. The main factor is the current health status of your group. Employees must complete an online health assessment. We use Milliman, one of the nation's most reputable underwriting firms, to rate your group. Once your group has been rated, we will compare it to our established pricing levels to determine the premiums.

**WHAT IS THE EFFECTIVE DATE?** The Propel HR Master Health Plan renews each year on September 1. Rates are guaranteed for the entire plan year from September 1 through August 31 of the following year. You can join the plan at any time during the plan year, but renewal will always occur on September 1. The deductible for this plan, however, is on a calendar year for convenience of your employees regarding annual maximums.

**HOW DO I SIGN UP?** Once you join Propel HR as an Essential or Premium PEO client, you have access to our Master Health Plan. The Propel HR benefits team will meet with you to determine your benefit goals and strategies, and if it's the right plan for your company, we'll go to work and enroll your employees.

**HOW LONG DOES ENROLLMENT TAKE?** To be able to have a client on the Master Health Plan by the 1st of a month, we need a full month once the underwriting has been processed and plans have been selected. For example, for a group that starts November 1, we should have open enrollment in September and submit the documents to the insurance company by October 1.

**WHAT DOES THE ENROLLMENT PROCESS LOOK LIKE?** Once we receive all of your employee health questionnaires and have selected the plans that best fit your company's needs, the Propel HR benefits team will educate and enroll your current employees in the plan of their choice based on the selections available. Future new hires will be eligible for coverage the first month following 30 days from hire date.

**CAN MY EMPLOYEES MAKE CHANGES TO ADD FAMILY MEMBERS OR CHANGE PLANS?** Your employees can always make changes during open enrollment each year on September 1. For "life events," changes can be made within 30 days of the event. Life events are defined as marriage, divorce, birth of a child, gain or loss of other coverage, death or reduction of hours, etc.

**WHAT SUPPORT WILL I HAVE FROM PROPEL HR IN ADMINISTERING THESE BENEFITS?** From plan selection, employee education, enrollment to renewals, Propel HR will guide you through the entire process.



**ARE YOU READY  
TO PROPEL  
YOUR COMPANY'S  
WELLNESS?**

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