



Brought to you by the  
Citrus Heights Regional Chamber of Commerce:  
**WESTERN HEALTH ADVANTAGE**



## A fresh, local approach to health insurance.

You're all too familiar with the rising cost of health insurance, but your employees are like family and they have families of their own. How do you take care of them and your bottom line? As a local, nonprofit company, Western Health Advantage keeps costs low without sacrificing service so you can offer quality healthcare to your employees without breaking your budget.

The Citrus Heights Regional Chamber of Commerce has made a special arrangement with Western Health Advantage in order to offer you and your employees quality healthcare benefits at a savings of 5% or 10% off our standard rates.

Take advantage of the opportunity provided to you by the Citrus Heights Regional Chamber, and of all the things Western Health Advantage does right. See the back side for details and information about our Preferred Business Partner program.

Western  
Health  
Advantage



*within reach,  
beyond expectation*

# THE PREFERRED BUSINESS PARTNER PROGRAM

## Choose the plan that works for you.

Western Health Advantage (WHA) and the Citrus Heights Regional Chamber of Commerce have created three different plan choices for you and your employees. Each plan is tailored to small businesses like yours, and each offers a wide range of benefit options.\*

### Premier 20H

\$20 office visit / \$0 hospitalization / \$10/30/50 prescriptions

### Advantage 420H

\$20 office visit / \$500 per day hospitalization (days 1-5) / \$10/30/50 prescriptions

### Western 1800 – An HSA Compatible Plan

\$1,800 single or \$3,600 family deductible  
\$1,800 single or \$3,600 family annual out of pocket maximum  
After deductible is met, all services including pharmacy are covered at 100%.

*\*Benefits listed are a brief summary only. Please review the Copayment Summary and/or consult the Evidence of Coverage booklet for further plan details.*

## Save 5% or 10% on standard rates.

Employers with two to five participating employees will receive a .95 risk adjustment factor (RAF) - a savings of 5% below WHA's standard rates.

Employers with six or more participating employees will receive a .90 RAF - a savings of 10% below WHA's standard rates.

- The WHA rates offered through the Citrus Heights Regional Chamber are re-evaluated every June 1<sup>st</sup>. Therefore, any group that enrolls mid-term will have a short plan until the Chamber's next 6/1 renewal date.
- Employer groups must be in good standing with the Chamber.
- Employers are required to complete a WHA Employer Group Application, provide a DE6, and contribute a minimum of 50% of the employee-only premium.
- Employer groups must be located within WHA's licensed service area.
- Employers who currently have an agreement with WHA are not eligible for the Citrus Heights Regional Chamber of Commerce program.

## READY TO ENROLL?

If you would like to get more information about the Preferred Business Partner program, contact your licensed insurance broker, the Citrus Heights Regional Chamber of Commerce or WHA directly (be sure to identify yourself as a Citrus Heights Regional Chamber member). For the fastest service, simply fill in the rest of this form and then mail or fax it to us.

- Yes, I would like to receive an information/enrollment packet for the Citrus Heights Regional Chamber of Commerce / WHA Preferred Business Partner program.

Name \_\_\_\_\_

Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

Phone/Fax \_\_\_\_\_

Email \_\_\_\_\_

Do you currently have an insurance broker?

Yes

No

If yes, please provide us with the following:

Name \_\_\_\_\_

Agency \_\_\_\_\_

Phone Number \_\_\_\_\_

Return form to:

Western Health Advantage  
Sales Department  
2349 Gateway Oaks Drive  
Suite 100  
Sacramento, CA 95833

Phone: 916.563.3198

Fax: 916.568.1338

WHASales@westernhealth.com



westernhealth.com