



Brought to you by the Midtown Business Association:

WESTERN HEALTH ADVANTAGE



We know your people.

We love this town.

We work with
the MBA to help you
give your employees the
accessible, affordable
healthcare they need.

A fresh, local approach to health insurance.

At Western Health Advantage, we understand that health coverage for your employees is sometimes a make or break issue. As a local, nonprofit company, we keep costs low without sacrificing service so you can offer quality healthcare to your employees *without* breaking your budget.

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

The Midtown Business Association 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.



THE PREFERRED BUSINESS PARTNER PROGRAM

Choose the plan that works for you.

Western Health Advantage (WHA) and the Midtown Business Association 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 70H

\$20 office visit / 30% hospitalization / \$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 Midtown Business Association are re-evaluated every April 1st. Therefore, any group that enrolls mid-term will have a short plan until the MBA's next 4/1 renewal date.
- Employer groups must be in good standing with the MBA.
- 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 Midtown Business Association program.

READY TO ENROLL?

If you would like to get more information about the Preferred Business Partner program, contact your licensed insurance broker, the Midtown Business Association or WHA directly (be sure to identify yourself as an MBA 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 Midtown Business Association / 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

Western
Health
Advantage



westernhealth.com