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Healthy Advantage

HealthyAdvantage is a Partially Self-Funded, Level-Funded Health Plan. Level Funded Health plans allow employers to pay a preset level premium equivalent which includes fixed costs and maximum claims fund. Because the employer is pre-paying the claims, 100% of the unused funds at the end of the contract period will be returned to the employer as savings!

HealthyAdvantage is contractually stronger than its counter parts in the marketspace and provides national provider access via the CIGNA PPO network.

* 100% Claims Fund Returned



* Practical Alternative to Fully- Insured
* Based on the claims of YOUR group
* Quote to Bill
* Consolidated Billing
* Choose up to 3 Plan Designs

A screenshot of a video game

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* Cigna PPO Network
* Embedded and Aggregate Plan Designs
* $0 Deductible Prescription Plans
* Multiple Stop-Loss Carriers Participating
* Wellness Incentives

**FOR MORE INFORMATION, PLEASE CONTACT:**

Sales Department

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04/21

GHQ > Installation

2. Underwriting Agreement

1. GHQ 0-3 days

0-3 days

*Brokers can help control the highlighted parts of the timeline.*

3. PHQ Window 0-3 days

1. PHQ Completion 3-14 days
2. PHQ Review 0-2 days
3. Missing Information 0-7 days
4. MGU Calls (SUS) 0-7 days
5. Underwriting 3-5 days
6. Proposal Review & Decision 2-10 days 10. Pre-Enrollment Paperwork 0-3 days

11. Enrollment 3-14 days

1. Post-Enrollment Paperwork 0-3 days

**PHQs**

**Waivers Census**

**PSA**

**CIGNA docs NY surcharge**

**NOA**

**Stop-Loss Agreement**

**Wage & Tax**

**\*if enrollment changes steps 8, 9 & 12 may need to be repeated\***

1. Case Installation 7-10 days GBS **14-21 days CIGNA setup**

TOTAL 18-84 days **25-95 days CIGNA setup**