

# MEREBOP

MEDICAL REIMBURSEMENT BONUS PLAN

## THE ULTIMATE CONSUMER DIRECTED HEALTH PLAN

### *Why a MEREBOP will improve your employee health plan.*

- ✓ Most employees (70-90%) will have 100% coverage and a significant year-end cash bonus.
- ✓ Employees with large claims (10-30%) will have less out-of-pocket expense than on other plans.
- ✓ Employees have a powerful financial incentive to use only necessary and cost-effective care.
- ✓ Each employee has almost unlimited flexibility in choosing the kind of medical, dental, vision, audiology or alternative care they need, not the "one size fits all" of other plans.
- ✓ No "use it or lose it" provisions. With the MEREBOP you use on the dollars you need and keep the rest. Employees love the flexibility and savings.
- ✓ All routine claims are paid only as they are incurred, not pre-paid with wasted, non-refundable premiums like other plans. This is far a more cost-effective use of premium dollars.
- ✓ Eliminates high premium discrimination against your healthy employees.
- ✓ Significant cost savings for the employer beginning in year one.
- ✓ It will virtually eliminate unnecessary over-utilization (the number one driver of premium inflation) which will further reduce costs over time.
- ✓ Gives employer the tools and funding to create incentives for employee retention and other benefits such as wellness programs.
- ✓ The employer, not an insurance company, has complete control over benefit plan design.
- ✓ A time-tested plan design that works for any size group, fully insured or partially self-funded.

### **This is how a health plan *should* work.**

Helping employers for over 22 years, the MEREBOP will improve your employee's benefits and save YOU money.

AN EXCLUSIVE PLAN DESIGN BY:

MEDISAVE ACCOUNT MANAGEMENT

PHONE: (801) 756-7828 FAX: (801) 756-8033 E-MAIL: [MEDISAVE@MSN.COM](mailto:MEDISAVE@MSN.COM)