



# AMPLify™ Private Health Plan

We create **AWESOME** benefits plans that put you back in control!

Frustrated with your existing benefits plan's rising premium rates, restricted alternatives, and lack of transparency? ROI focused employers and managers are switching from Traditional Group Plans to our AMPLify™ Private Health Plan in order to reduce costs, gain flexibility, and tailor their benefits offerings.

With an AMPLify™ Private Health Plan, Health Risk Services will develop a customized, unique plan that meets the company's business objectives while implementing cost controls. ROI on your benefits premiums can become a reality!

The question every business owner will ask is:  
**Compared to a traditional group benefits plan, is the AMPLify™ Private Health Plan the most effective way to fund my group benefits plan?**

Our first step in answering this question is to understand two components of every benefit plan - insurance and administration.

## Insurance

Protects against catastrophic, sudden and unexpected low frequency/high cost events.

These include:

- Life Insurance
- Accidental Death & Dismemberment (AD&D)
- Long-Term Disability (LTD)
- Stop-Loss Insurance
- Out-of-Country Medical Insurance
- Critical Illness Insurance

## Administration Services

Effectively handle everyday high-frequency/low cost transactions.

These include:

- Extended Health
- Dental Care
- Prescription Drugs
- Short-Term Disability (STD)
- Vision

\*These benefits operate on a reimbursement principle rather than traditional risk insurance.

Continuing to answer this question, the adjacent column on the right contains some of the additional components to review.



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Both Traditional and the AMPLify™ Private Health Plan use insurance to protect against risk.

Life Insurance, Dependent Life, AD&D and LTD insurance products are also utilized in a Private Health Plan - our preferred pricing arrangements allow us to shop for the best price. The Health and Dental component of a plan is where HRS gains the plan design flexibility to create custom-tailored plans meeting an organization's objectives and culture. HRS aligns the plan with your budget, attraction, and retention goals while focusing on the reduction of benefits fraud.

**The Health and Dental component is based on the principle of "Money-in, Money-out".**

Traditional plan premium dollars, whether the entirety of premiums are used or not, are gone once they have been submitted. You can also expect with certainty, that there will be consistent premium increases at each renewal period. Within the parameters defined by an AMPLify™ Private Health Plan design, premium dollars are funded by the sponsor, and submitted claims are reimbursed within the limits set in the plan. The sponsor funds the plan and the claims are paid - simple!

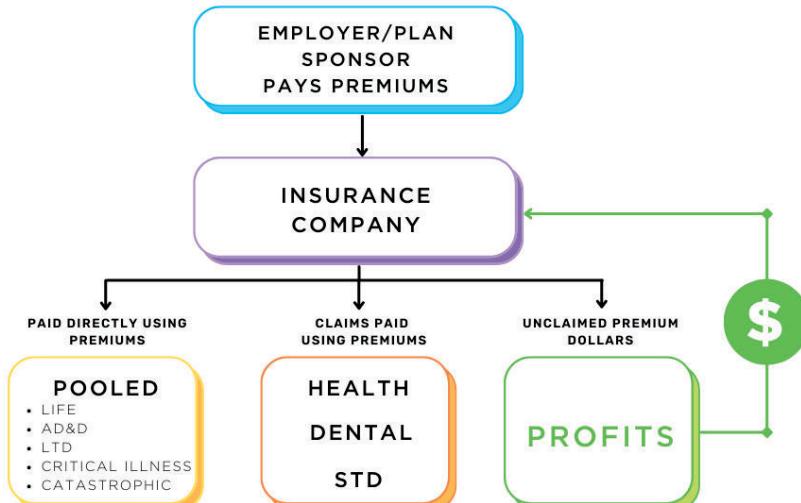
**The AMPLify™ Private Health Plan allows organizations to retain their premium dollars through the Premium Reserve.**

By assessing the employer's claim history, AMPLify™ is strategically designed to build a reserve of premium dollars every month. This Premium Reserve grows over time, giving employers the ability to pay claims which exceed the budgeted amount or build on the flexibility of their plans by adding enhancements.

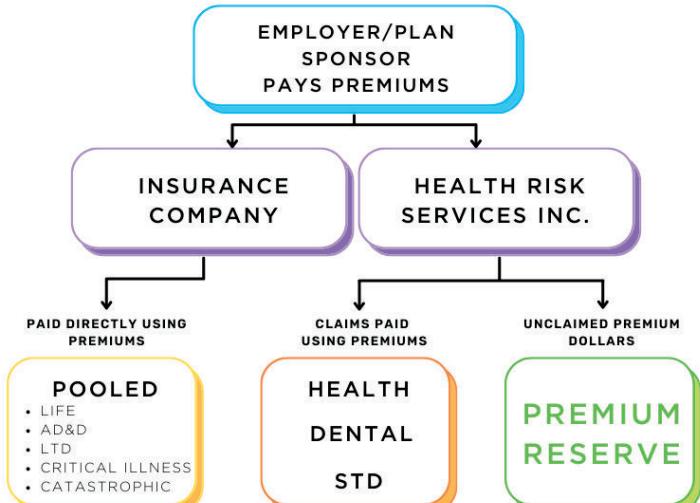


	Traditional	AMPLify™ Private Health Plan
Administration Services (adjudication, payments, benefits cards, etc.)	Administered by Insurance Company	Administered by <b>Health Risk Services Inc.</b>
Catastrophic, sudden, and unexpected risk insurance.	Included in and limited to the Group Benefits insurer's package.	Options and solutions from a breadth of providers, including our own proprietary <b>SECUREMe</b> stop-loss coverage.
What's included in your monthly premiums/funding?	1. Catastrophic risk insurance costs 2. Anticipated transactional routine claims 3. Insurer reserves 4. Insurer administration expenses	1. Budgeted claims funding based on group claims experience 2. Health Risk Services administration expenses 3. Catastrophic risk insurance, Stop-Loss, Travel Insurance, etc.
Administration Fees	Fee Percentage: 20-30% of all premiums paid.	Fee Percentage: <b>12.5-15%</b> on eligible claims.
What if the claims exceeds the premiums?	Premiums will be adjusted on renewal, based on utilization.	'Cash Call' or the established Premium Reserve covers exceeded expenses.
What if the claims are less than estimated projection?	There is no gain or return on unused premiums; premiums are generally not reduced (and can still be subject to an increase).	Surplus goes into Premium Reserve - <b>premiums cover what is incurred without any loss on unused funds.</b>
What can be expected when it comes to transparency?	How the plan works and premium increases are difficult to understand and are reviewed annually.	Maintain <b>full transparency</b> by reviewing actual costs regularly and taking action as needed.
Strategically designed?	Insurance companies provide a classic, one-size-fits-all approach.	AMPLify™ is strategically designed to address cost control, attraction and retention, and the flexibility of ownership; it is suitable for all sizes of businesses.
Tax advantage for the organization?	Premiums are 100% tax-deductible.	Premiums are 100% tax-deductible.
Is every claim stringently adjudicated?	No - adjudication is random and can subject the organization to benefits fraud.	Yes - every claim is adjudicated by HRS.
Can Drug Cards, EFAP, Virtual Care and Travel Insurance be added?	Yes	Yes
Is there the capability of Employer-Employee cost sharing and the coordination of benefits?	Yes	Yes

#### TRADITIONAL FULLY INSURED PLAN



#### AMPLify™ PRIVATE HEALTH PLAN



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