

# Choices are good.

## TCIA Employee Health Benefits Solutions Package

**Controlled Healthcare Budget™** offered in conjunction with full medical benefit plans). Designed to supplement higher-out-of-pocket plans for employees with an integrated Gap Insurance benefit. The Gap Insurance provides first dollar coverage offsetting all or portions of the increased out-of-pocket costs.

### MidMed group limited medical insurance coverage.

MidMed provides the benefits you and your employees need without the costly excess benefits of major medical coverage.

MidMed plans feature customizable benefits options with price points that are typically 50-70% of the major medical. Plans are capped at \$50,000 or \$25,000 per year and include chronic disease management programs. Since 99% of claims filed are under \$18,150, most employee needs can be met with MidMed compared to major medical.

### Limited Medical Benefits

Plans include medical benefits, accident, critical illness, mini-dental and vision plans. These plans feature very low cost with low benefit caps. Medical benefit plans are capped at approximately \$1,000 to \$5000 a year, depending on the benefit.

### Accident group insurance coverage

This is a customizable plan that offers over 50 possible benefits, including fractures, dislocations, and accidental deaths. Coverage is guaranteed issue, no health questions, and is portable. Riders for catastrophic accidents are available.

### Critical Illness group insurance coverage

This plan includes coverage for cancer, heart attack, stroke, major organ transplant, and end-stage renal failure. Additional optional benefits are available as well as a "heart" rider for additional benefits such as coronary bypass surgery.

Call a **Key Benefits counselor at 866-696-6118** to learn more and customize your solutions package today!

TCIA offers member companies additional insurance options for your business! Don't forget to look into the ArborMAX insurance program. The program is designed for tree care companies and available coverage includes general liability, property, inland marine, E&O, umbrella, and WC (only accredited companies or companies with a CTSP are eligible to apply for WC).

