

Good News!

Introducing the solution for individuals facing high cost medical bills:

THE AFFORDABLE CARE PLAN (ACP)

- * No additional employee premium contribution
- * No deductible, no co-pays, no co-insurance
- * No overall annual or lifetime dollar limits
- * No pre-existing condition limits

The ACP is designed for individuals whose benefits are expected by the Claim Administrator to exceed \$50,000 or more in a year. Each year, if you qualify, you may remain in the ACP, or elect to come back to your group major medical plan at any time. Here is how it works. Starting with 1-1-2014 and each month thereafter, you may select the carrier of your choice on a State Exchange market without having to answer health questions or being subject to pre-existing limits. The ACP will pay your premiums, minus any federal government subsidy for which you may be eligible under PPACA. The ACP will also reimburse you for all deductibles, co-pays and co-insurance for both medical and prescriptions under your chosen fully insured health plan with the Exchange carrier of your choice. Arrangements can be made to qualify the first of any month with a three week notice. While not everyone can qualify, everyone in the group benefits because of reduced claims that affect employee contributions. To determine if you qualify, contact Mutual Medical at 1-800-448-4689, or consult with the individual in your HR department that handles health insurance. If you do not qualify for all of the features of the Affordable Care Plan, you may qualify for a modified version of the plan as determined by you and the Plan Sponsor.

1-800-448-4689