

# Secondary Insurance Strategy for Employers

Health Insurance Costs are rising across the board every year. That usually means higher premiums and out-of-pocket costs. And, having health insurance doesn't protect employees and their families from going into debt due to healthcare. The Easy Enroll 4 pillar strategy will help save you time and money... and protect your employees at the same time.

- 1 Group Medical Plan**  
Any Carrier – Fully-Insured,  
Self-Insured or Level-Funding
- 2 Secondary Insurance**  
Picks up all or a portion of the High  
Deductible in the Group Medical Plan
- 3 \$0 Copay Telemedicine Plan**
- 4 Specialty Programs for  
Disease and Medications**

Secondary Insurance works in conjunction with your major medical plan and helps to reduce out-of-pocket costs for employees while reducing healthcare debt. It works much like a Medicare Supplement plan, but for Employers Group Health Plans with 3 or more covered employees. Family members are also covered if they are covered under the employer health plan.

Members use the Secondary Insurance Card with their Major Medical card whenever receiving medical treatments. When presented with BOTH cards and after verifying coverage, the medical facilities will bill both carriers for the employees and usually bypass the need for payment of deductibles and coinsurance, by the member.

There are no pre-existing condition limitations, no medical underwriting and the Secondary Insurance follows the Major Medical Plan. If the Major Medical Plan covers it and pushes it to deductible and/or coinsurance, then it is covered under the Secondary Insurance. Secondary Insurance never covers prescriptions or doctor visits, but those are generally covered under your Group Health Plan, usually with a copay.



## Contact Us

Give us a call for more  
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stay in compliance and  
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