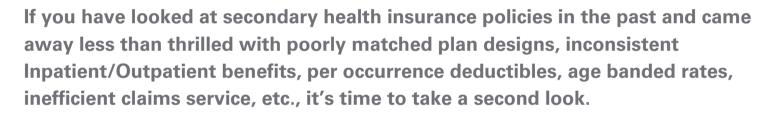




## Tokio Marine HCC-Supplemental Health

Save money on premium costs, lower employee deductibles, and reduce out-of-pocket exposure with Group Supplemental Health Insurance from Tokio Marine HCC - Supplemental Health

HCC Life Insurance Company operating as Tokio Marine HCC - Supplemental Health



MedPlus supplemental health policies are specifically designed to mirror major medical plan benefits and act as true secondary health insurance, all while lowering employee deductibles, reducing out-of-pocket exposure, and saving employer cost.

There are no limitations or exclusions outside of the primary major medical plan, and MedPlus will not exhaust prior to reaching either the primary deductible or max out-of-pocket. MedPlus policies are built to sync with the primary, major medical policy and feel like one plan to the employee.

Further, a properly designed secondary insurance policy should protect the integrity of the primary plan. It can also be a creative solution to maintain desired benefits while meeting the Affordability Test under ACA mandates.

MedPlus Supplemental Health policies are underwritten by HCC Life Insurance Company, a member of the Tokio Marine HCC group of companies. Approved policies vary by state.



## Information Required to Quote MedPlus

- · Group Census in Excel format
- Current/Renewal Primary Health Plan (Summary of Benefits and Rates)
- · Alternate High Deductible Health Plan (Summary of Benefits and Rates)
- Current Supplemental Coverage (HRA, Gap, Hospital Indemnity, etc. if applicable)
- Send to: shquotes@tmhcc.com

## Claims Flow Process



Member goes to provider/facility and gives ID Card(s) to provider Provider verifies benefits with primary health insurance and MedPlus insurance Provider files claim with primary health insurance Primary health insurance processes claim, returns voucher and EOB to provider and member Provider files claim and EOB with TMHCC -Supplemental Health TMHCC -Supplemental Health processes claim and sends out provider payments and final EOB