



# 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

**If you have looked at secondary health insurance policies in the past and came away less than thrilled with poorly matched plan designs, inconsistent Inpatient/Outpatient benefits, per occurrence deductibles, age banded rates, inefficient claims service, etc., it's time to take a second look.**

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.

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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.

HCC MedPlus • P.O. Box 2367, Birmingham, AL 35201 • P: 205-388-5732 • F: 205-778-1783



## 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 Gap Coverage (Optional)
- Send to: [shquotes@tmhcc.com](mailto:shquotes@tmhcc.com)

## Claims Flow Process

