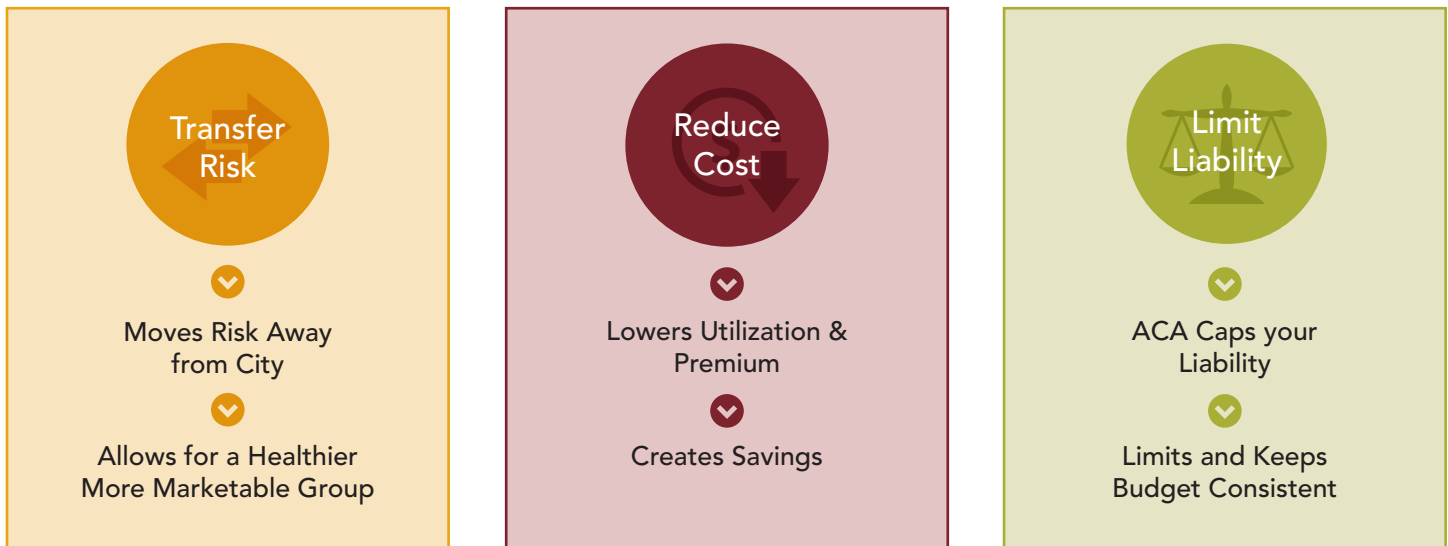


The Challenge:

Cities across California are facing tough budget decisions in the upcoming years. Rising pension contributions, increasing healthcare costs, and flattening revenues are forcing public agencies to take a hard look at their benefit programs. How can you manage the bottom line while improving your employees' benefit package?

The Solution:

CompleteCare[®] is a financial incentive that encourages eligible employees to enroll in a spouse's group medical plan for the opportunity to be reimbursed up to 100% of their out-of-pocket expense. Through CompleteCare, the city realizes immediate premium savings and the potential to reduce on-going premium costs for the entire group. Additionally, the employee is provided up to 100% coverage for their medical expense.



The Ultimate Win-Win:

By transferring the medical plan cost to the spouse's employer, you save money immediately. CompleteCare can lower the employer's cost to an average of \$6,000 per year for each participant that enrolls. The employee wins by having no out-of-pocket expense without an additional premium.

Employees win

- Participation is voluntary
- Premium differential reimbursement
- No out-of-pocket expenses for co-pays, deductibles, coinsurance, etc.

Employers win

- Immediate savings that grow with participation
- No changes to current benefits
- More benefit options for your employees

Example: Susan's Surgery

Susan has decided that she is going to enroll in CompleteCare. She has enrolled on her husband Bill's group health plan and has submitted the proper paperwork. She is happy with the move but there are some differences in the benefits:



Current Plan

\$1,250 Deductible
 \$500 Co-Pay
 Same Prescription Co-Pay
 No Reimbursement



Spouse's Group Plan & CompleteCare

\$2,500 Deductible
 \$750 Co-Pay
 Same Prescription Co-Pay
 100% OOP Reimbursement

Susan has an unexpected medical emergency and requires surgery as well as prescription medication. The following graphic shows the out-of-pocket savings that Susan would experience with CompleteCare:



Current Plan

\$500 Co-Pay
 +\$80 Prescriptions

\$580



Spouse's Group Plan & CompleteCare

\$750 Co-Pay
 +\$80 Prescriptions

\$830
 +\$830 Reimbursement
 TOTAL = \$0.00

For more information, please contact us at completecare@keenan.com.

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