



RightCare Plus

A Turn-Key, Comprehensive Healthcare Solution For Small Business

Brokers and Agents now have an affordable and comprehensive healthcare solution for your small employer groups between 5 and 100 lives.

RightCarePlus is a dynamic solution to the rising costs and limitations of today's health insurance market. RightCarePlus offers 12 different plans with bronze, silver, gold and platinum options. Employers can select up to 2 plan designs even for as few as 5 employees.



RightCarePlus is a level funded product providing an alternative to fully insured. Advantages include:

Defined and Contained Risk

Reinsurance Protection

Stabilized Cash Flow

100% Returned or Rolled over Claims Funds

Access to Claims Data

ADDITIONAL FEATURES:

- Available to employer groups domiciled in 47 states
- Available to groups as small as 5 enrollees
- No group participation requirements – minimum of 5 lives enrolled
- No employer contribution requirements
- Rates provided on a four-tier composite basis – no age banded rate
- ACA compliant plans
- Full electronic underwriting and enrollment

How do I get started?

- 1) Access our portal at www.RightCarePlus.com.
- 2) Create an account by using an email address and password plus some additional information including your NPN.
- 3) Once your request for an account has been processed, you will receive an email advising you that you can log in.

Once you log into your account, one of the benefits you will have with RightCarePlus portal is your own private broker dashboard to manage your clients through the quoting and sales process. Everything you will need to run an illustrative quote, print it for your client, and move to the health questionnaire phase of underwriting for final rates takes just a few button clicks and the illustrative rates you run will be saved on your dashboard for that client.

A selection of plan options:	BRONZE	SILVER	GOLD	PLATINUM
Minimum Essential	BENEFITS			
Wellness and Preventive Benefits required by ACA to avoid individual tax penalty.*	100%	100%	100%	100%
Minimum Value Plan Benefits	BENEFITS			
Deductible – Individual/Family	\$5,000 / \$12,700	\$2,000 / \$4,000	\$1,000 / \$3,000	\$250 / \$750
Out-of-Pocket Maximum – Individual/Family	\$6,350 / \$12,700	\$6,000 / \$12,700	\$3,500 / \$10,500	\$1,250 / \$3,750
Coinsurance – after deductible	80%	80%	100%	80%
Primary / Specialist / Urgent Care	80%	80%	\$15 / \$40 / \$40	\$25 / \$45 / \$45
In-Patient Hospitalization	80%	80%	100%	80%
Out-Patient Surgery	80%	80%	100%	80%
X-Ray / Lab	80%	80%	100%	80%
Emergency Room	80%	80%	\$300 Copay	80%
Generic Prescription Drugs	80%	Covered at 100%	Covered at 100%	Covered at 100%
Preferred Brand Drugs	80%	\$50	\$35	\$35
Non-Preferred Brand Drugs	80%	\$100	\$75	\$75
Specialty Drugs	80%	\$150	\$150	\$150

Contact Keith Freshour at Keith.Freshour@90degreebenefits.com or 678.258.8212 to learn more.