

Two years in development...



Covenant Health Plan Overview

An innovative new PPO group health plan has been unveiled to help business owners with more than 25 employees afford and control health care costs.

*51 or more employees in Florida

The Honorable Roy E. Barnes, *former Governor of Georgia*, and **Douglas M. Cook**, *former Executive Director, Florida Agency for Health Care Administration*, served as guest speakers for the introduction of Covenant Health Plan in Florida and Georgia.

Introducing Introspective Rating!



1 You Choose Your Plan.

2 You Determine Your Cost.



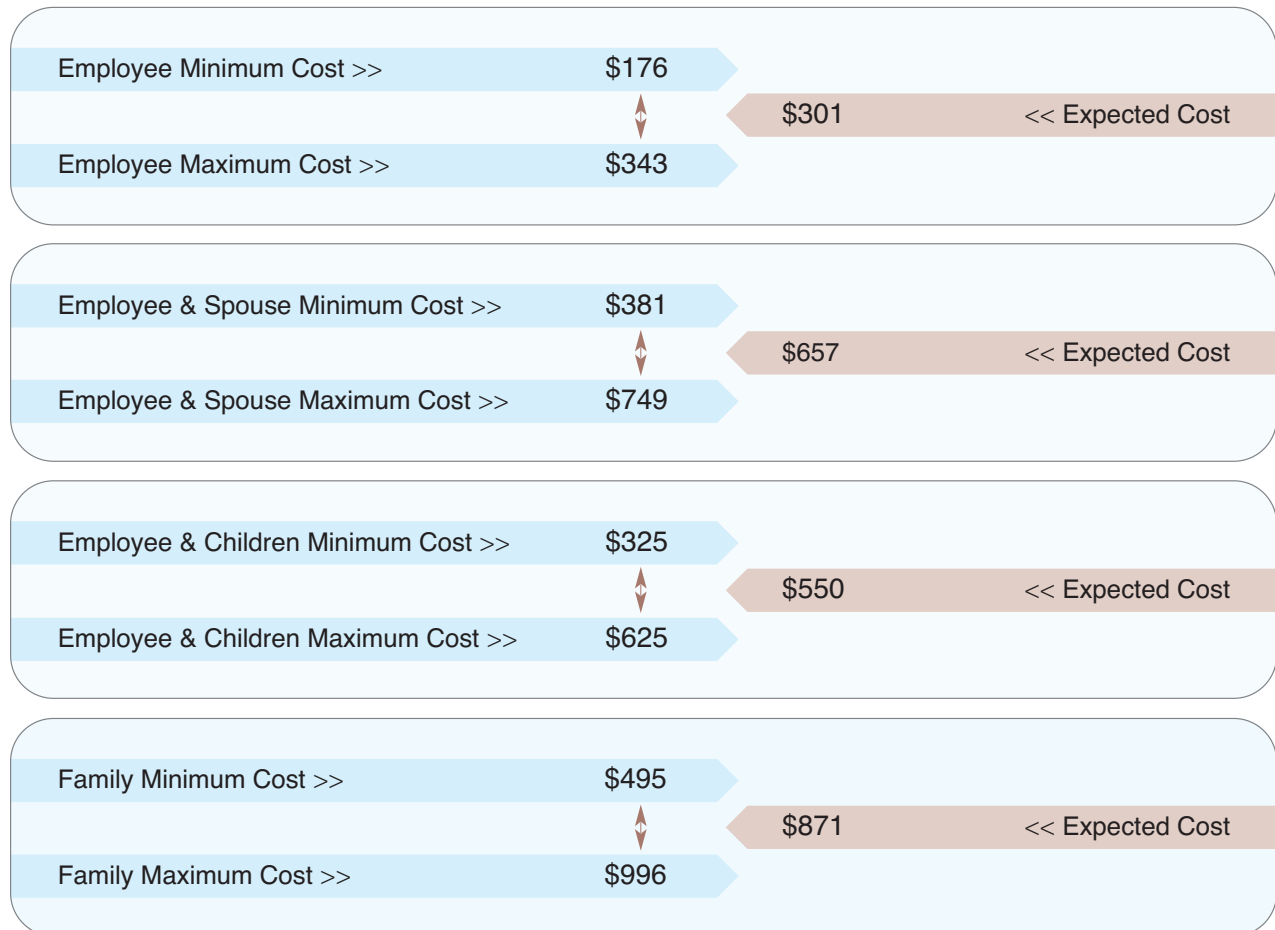
The Covenant health plan provides you with bottom-line (minimum) plan cost and a maximum plan cost for your group health coverage; your final cost is determined by the actual usage of your group health plan. What will your group health plan cost? Between the minimum and the maximum cost – **No more, No less.**

Premier Plan



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Sample PPO



Key Points



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- 1 Excess Loss insurance carrier **Rated A+ (Superior) by A.M. Best**, 86 billion of life insurance in force.
- 2 There are **no plan set-up fees**.
- 3 **COBRA Administration** is included.
- 4 There is **no monthly billing fee**.
- 5 **HRA Administration** is included.
- 6 Plan contract period is **12/18**.
- 7 You determine your budget and allow the employee to choose any plan offered **(up to four plans)**.

We can't help if you don't ask...
We hope you will ask.



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