

Two years in development...



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.



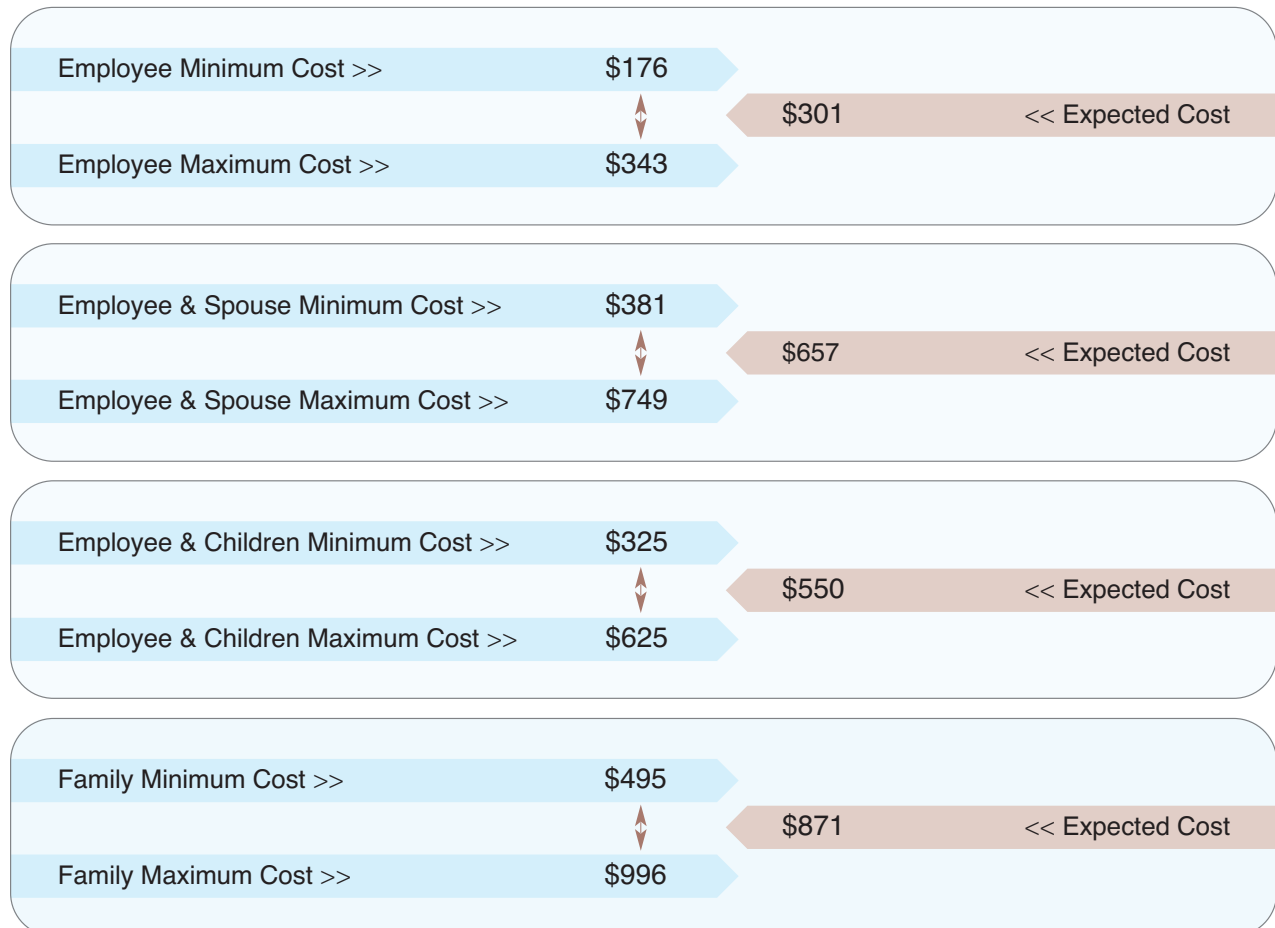
The Covenant health plan provides you with bottom-line (minimum) plan cost and a maximum plan cost for your group health coverage; your final cost is determined by the actual usage of your group health plan. What will your group health plan cost? Between the minimum and the maximum cost – **No more,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

Premier Plan



Covenant Health Plan Overview

Sample PPO



Key Points



Covenant Health Plan Overview

- 1** Reinsurance underwritten by: **Western Reserve Life Assurance Company of Ohio, Rated A+ (Superior) by A.M. Best**, 86 billion of life insurance in force – a subsidiary of Aegon / Transamerica.
- 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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