

# COMBINED WORKSITE SOLUTIONS

## High-Deductible Buffer Champion Plan

The **High Deductible Buffer Plan** is designed to help employees deal with the financial exposure of a hospitalization by offsetting the out-of-pocket costs associated with a hospital admission and confinement. (10 or more enrolled)

### Key Features:

No health questions

No pre-existing condition exclusions (except if pregnancy occurred prior to effective date)

Plans are HSA/HRA compatible

It functions on a Plan Year

There are no coordination of benefits

### Standard Benefits Include:

Initial Hospital Benefit

Additional Hospital Confinement Benefit

Base Plan Monthly Premiums				
	EE	EE + SP	EE + CH	Family
\$1,500 Plan	\$14	\$32	\$24	\$43
\$2,500 Plan	\$24	\$53	\$41	\$73
\$5,000 Plan	\$48	\$106	\$81	\$141

Example: Employee in-hospital claim 4 day hospital stay = \$10,000 total expense

### WITHOUT Buffer Plan

Individual Deductible \$2,000

Copays & Other Charges \$500

**Total Out of Pocket \$2,500**

Buffer Plan Benefit \$0

Net Out of Pocket **\$2,500**

### WITH \$2,500 Buffer Plan

Individual Deductible \$2,000

Copays & Other Charges \$500

**Total Out of Pocket \$2,500**

Buffer Plan Benefit \$2,500

Net Out of Pocket **\$0**

Additional products are available Critical Illness, Accident & Sickness, Cancer Care and more

Contact us at [MTDQuoting@CBIZ.com](mailto:MTDQuoting@CBIZ.com) to get a customized proposal or visit us at [mtda.com](http://mtda.com) to learn more about Combined Insurance.