



ASSURANT
Health

Employee Choice Program

When One Plan Won't Work, Give Employees a Choice!



Sometimes a single health insurance plan just can't satisfy your small group business needs. The Employee Choice Program allows employers to select up to four plans with variable features to meet different needs.

Employee Choice is commonly used for:

- 1) Accommodating remote employees
- 2) Offering employees a choice of health insurance plans



If you have employees who work in distant locations, you can offer these employees:

- A different PPO network because they live outside the primary network area
- An indemnity plan if there is no network where they live



If you are offering employees a choice of plans, the features you can vary are:

- PPO Plan Type
- PPO Network
- Annual Deductible
- Annual Out-of-Pocket Limit
- Accident Medical Expense Option (including benefit amount)
- Health Savings Account (HSA)
- Health Reimbursement Arrangement (HRA)



Many employers are using Employee Choice along with the premium-savings HSA and HRA plans. They set up an HSA plan for themselves and an HRA or copay plan for employees.

Employee Choice Guidelines

PPO Plan Types

You can offer a combination of PPO Copay Plans or PPO Plans. A Traditional Indemnity Plan may only be offered to remote employees.

Group Size

Plan choice is available to groups with six or more covered employees and at least two employees in each plan. When Employee Choice is used for remote employees or to offer different PPO networks, there is no group size requirement.

Average Rating

Average rating is available with multiple medical plans for groups of 10 or more.

Optional Coverages

If maternity coverage is offered, it must be included on all plans

If the Wellness Option is selected on an HSA plan, all HSA plans offered must include the benefit.

If the DX&L Option is selected on Clear Choice Copay Plan combinations or Clear Choice/Healthy Edge Copay Plan combinations, all plans must include the option.

If the Preferred Pricing Card is selected on an HSA or HRA plan, it must be included on all plans.

Other Plan Choice Rules

The table below summarizes allowable medical plan combinations and shows when plan features can be varied within the Employee Choice Program.

■ Plan feature can differ among plans

■ Plan feature must be the same for all plans

1st Plan	Additional Plans	Certs Per Group (minimum)	Certs Per Plan Needed (minimum)	Ded/OOP Deductible/ Out of Pocket Limits	PPO Network Choice	Rx Prescription Drug Option	DX&L Diagnostic X-Ray & Lab Option
Clear Choice	Clear Choice	2	1	■	■	■	■
		6	2	■	■	■	■
Clear Choice	Healthy Edge	6	2	■	■	■	■
Clear Choice	HSA	3	1	■	■	■	■
Clear Choice	HRA	3	1	■	■	■	■
HSA	HSA	2	1	■	■	N/A	N/A
HSA	HSA	6	2	■	■	N/A	N/A
HSA	HRA	2	1	■	■	■	N/A
HRA	HRA	2	1	■	■	■	N/A
		6	2	■	■	■	N/A
HSA	Healthy Edge	3	1	■	■	■	■
HRA	Healthy Edge	3	1	■	■	■	■
Healthy Edge	Healthy Edge	2	1	■	■	■	■
		6	2	■	■	■	■

NOTE: Healthy Edge plan combinations must have the same in-hospital copay.

N/A - Not available

Please refer to the product brochures for additional information or the certificate of insurance for actual terms and conditions that may apply. In the event that there are discrepancies with the information in this form, the terms and conditions of coverage documents will govern. Assurant Health markets products underwritten by Fortis Insurance Company.

Master Policy Form Number is: P97.100.POL.ZZ; (LA) P99.100.POL.LA; (SD) P99.100.POL.SD; (MN) P99.100.POL.MN; (TX) P97.100.POL.AG, P97.100.POL.CN, P97.100.POL.FI, P97.100.POL.MF, P97.100.POL.SV, P97.100.POL.WR

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