



## Benefits Package for OCA

- **Option 1: ACA or Marketplace**
  - Runs on HMO or EPO Networks (Local Network Only)
  - Premiums based on taxable income
  - All Pre-existing conditions are covered
  - Have to renew every year
  - Full Coverage with copays and a range of deductibles
- **Option 2: Short Term Medical**
  - Premiums based off of age oRun on 12 month terms
  - Renew after every term
  - PPO network (Nationwide Network)
  - Pre-existing conditions are never covered
  - Catastrophic Coverage
- **Option 3: Healthcare Sharing Plans**
  - Premiums are based off of age
  - Long term cost effective care
  - Waiting period for pre-existing conditions
  - PPO network ( Nationwide Network)
  - Never have to renew plan
  - Full Coverage with lower deductibles and reasonable copays
- **Option 4: BCBS Association Health Benefit**
  - Medical Questionnaire involved
  - Pre-existing conditions are covered if all questions are answered no
  - Uses BCBS Blue Card Network (BCBS biggest network)
  - HSA Options available
  - Wide range of deductibles and co-pays
- **Supplemental Coverage: United Business Association Gap 5000+**
  - \$40 a month
  - \$5,000 Blanket Group Accident Insurance
  - \$5,000 Critical Illness Benefit
  - \$2,500 Accidental Death & Dismemberment Benefit
  - Virtual Doctor Visits (Urgent Care or Talk Therapy)
  - Paramount RX Prescription Drug Discount Program
  - Free Multi-Vitamins
  - Life Lock Identity Theft Protection
  - Can be added on current insurance plan



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