



**FORTRESS  
PLANS**



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# **PROGRAM** OVERVIEW





# FORTRESS PLANS



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## FORTRESS PLANS

### HRWS –

- ▶ Compliance Services
- ▶ HR Advisory Services
- ▶ Turnkey Package
- ▶ Benefits Administration
- ▶ myHRWS Portal

### BEST IN CLASS PARTNERS –

- ▶ Lucent Health
- ▶ Magellan RX
- ▶ IOA RE

### CLASS A CARRIERS –

- ▶ Zurich Life
- ▶ United States Fire Insurance Company
- ▶ American National
- ▶ Guarantee Trust Life

### AVAILABLE PLANS –

- ▶ Level Funded\*
- ▶ Self Funded

### PRIMARY NETWORK –

- ▶ Cigna PPO (Primary)
- ▶ National, Regional, Local Networks

### PLAN DESIGNS –

- ▶ 8 Plan Designs (PPO, HDHP)\*\*
- ▶ Large Group Customized

*\*100% of Claim Fund Surplus Applied to Renewal*

*\*\*HSA Qualified/12-18 Contract Standard*

**AVAILABLE EXCLUSIVELY THROUGH HRWS BROKERS**





**FORTRESS  
PLANS**

**HRWS**

HR WORKPLACE SERVICES



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## COMPLIANCE SERVICES

In order to protect your business, the Fortress Plans include compliance services provided by HR Workplace Services (HRWS), designed to protect your organization and meet regulatory guidelines. The Company Protection Package includes:

- ▶ ACA Reporting – 1095B-1094B, Form Production
- ▶ ACA Reporting – 1095B/1094B - IRS Electronic Filing
- ▶ Compliance Tracking
- ▶ Customized Employee Handbook
- ▶ Document Distribution with Acknowledgement
- ▶ Employee Core Record
- ▶ Employer Resource Center – Forms, Policies
- ▶ HIPAA Training & Manual
- ▶ PCORI Filing – Form 720
- ▶ Two Factor Authentication
- ▶ 5500 - Preparation and Filing
- ▶ SPD - Wrap Document/ SMM

**In addition, the HRWS Advisory team will be available to provide support with everything from Day to Day HR assistance to policy and regulatory guidance.**

**ALL COMPLIANCE SERVICES FOR ENFORCE FORTRESS/SUPPORTED PLANS**



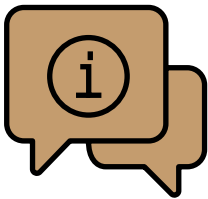
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**COMPLIANCE**



**ADVISORY**



**TECHNOLOGY**

## myHRWS – BENEFITS ADMINISTRATION SYSTEM

As Human Resources and benefit programs grow more complex, the need for a dynamic, cost-effective Benefits Administration System has become a necessity for organizations of all sizes.

Fortress Plans features the HRWS, Benefit Administration System. The System allows employers the ability to be more efficient while employees seamlessly manage their benefits in real-time.

### HRWS BENEFITS/ADMINISTRATION SYSTEM SNAPSHOT:

- ▶ Allows organizations to “go paperless”
- ▶ Features cloud-based, online open enrollment
- ▶ On-boarding & off-boarding
- ▶ Centralized admin. dashboard to visualize benefits data
- ▶ 24/7, 365 access to plan data, information updates & enrollment
- ▶ Configured for voluntary benefit offers
- ▶ Allows wide array of benefit account types (FSAs, HRAs, etc.)
- ▶ One-click access to robust suite of myHRWS tools
- ▶ Fortress Plan direct connectivity



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## UNDERWRITING GUIDELINES FOR GROUP CASE SUBMISSIONS

### PRELIMINARY RATES:

- ▶ Fortress Plans Census (Excel-Based Census Files Only)
- ▶ RFP Cover Sheet
- ▶ Current Rates

### UNDERWRITTEN RATES:

#### UNDER 100 EMPLOYEES

- ▶ Employer Application
- ▶ Employer Disclosure Statement
- ▶ Current Plan Design(S) & Rates
- ▶ Fortress Plans Census (Excel-Based Census Files Only)
- ▶ Employee Health Applications (Must Be Dated Within 60 Days Of Desired Effective Date)
- ▶ Current Plan Design(s)

#### 100 EMPLOYEES \* OR MORE } Employer Application

- ▶ Current Plan Design(S) & Rates
- ▶ Fortress Plans Census (Excel-Based Census Files Only)
- ▶ Employer Disclosure Statement
- ▶ 2-Year Detailed Claims History \*
- ▶ Prescription Drug Usage Report \*
- ▶ Large Claims Report \* (Additional Prognosis Information May Be Required)

*\* For groups 100 employees or greater, Employee Health Applications are not required if detailed claims history, prescription drug usage report, and large claims report is available. Based on the information provided, we may request additional prognosis detail in order to accurately underwrite the group. If this information is unavailable, individual health applications will be required for underwriting.*





# FORTRESS PLANS



## FORTRESS PLANS 2021

### LEVEL FUNDED PLANS Network Provided by Cigna PPO

PLAN NAME	500 DEDUCTIBLE	1000 DEDUCTIBLE	2500 DEDUCTIBLE	3500 DEDUCTIBLE	5000 DEDUCTIBLE	3500 / 100 HSA	5000 / 100 HSA	5000 / 80 HSA
<b>IN-NETWORK</b>								
Individual Deductible	\$500	\$1,000	\$2,500	\$3,500	\$5,000	\$3,500	\$5,000	\$5,000
Family Deductible	\$1,000	\$2,000	\$5,000	\$7,000	\$10,000	\$7,000	\$10,000	\$10,000
Individual Out of Pocket Maximum	\$2,000	\$3,000	\$5,000	\$7,000	\$8,500	\$3,500	\$5,000	\$6,500
Family Out of Pocket Maximum	\$4,000	\$6,000	\$10,000	\$14,000	\$17,000	\$7,000	\$10,000	\$13,000
Coinsurance	10%	20%	20%	20%	20%	0%	0%	20%
<b>OUT-OF-NETWORK</b>								
Individual Deductible	\$1,000	\$2,000	\$5,000	\$7,000	\$10,000	\$7,000	\$10,000	\$10,000
Family Deductible	\$2,000	\$4,000	\$10,000	\$14,000	\$20,000	\$14,000	\$20,000	\$20,000
Individual Out of Pocket Maximum	\$4,000	\$6,000	\$10,000	14000	\$20,000	\$14,000	\$20,000	\$20,000
Family Out of Pocket Maximum	\$8,000	\$12,000	\$20,000	28000	\$40,000	\$28,000	\$40,000	\$40,000
Coinsurance	50%	50%	50%	50%	50%	50%	50%	50%
<b>OFFICE VISITS - IN NETWORK</b>								
Primary Care	\$20	\$25	\$25	\$25	\$30	0% after Deductible	0% after Deductible	20% after Deductible
Specialist	\$40	\$50	\$50	\$75	\$90	0% after Deductible	0% after Deductible	20% after Deductible
Telemedicine	\$0	\$0	\$0	\$0	\$0	0% after Deductible	0% after Deductible	20% after Deductible
<b>HOSPITAL/URGENT CARE - IN NETWORK</b>								
Urgent Care	\$40	\$50	\$50	\$50	\$75	0% after Deductible	0% after Deductible	20% after Deductible
Emergency Room	\$250	\$250	\$250	\$250	\$250	0% after Deductible	0% after Deductible	20% after Deductible
Outpatient Surgery	10% after Deductible	20% after Deductible	20% after Deductible	20% after Deductible	20% after Deductible	0% after Deductible	0% after Deductible	20% after Deductible
Inpatient Surgery	10% after Deductible	20% after Deductible	20% after Deductible	20% after Deductible	20% after Deductible	0% after Deductible	0% after Deductible	20% after Deductible
<b>LABS AND X-RAYS - IN NETWORK</b>								
Lab	Quest: 0%	Quest: 0%	Quest: 0%	Quest: 0%	Quest: 0%	0% after Deductible	0% after Deductible	20% after Deductible
	All others: 10% after Deductible	All others: 20% after Deductible	All others: 20% after Deductible	All others: 20% after Deductible	All others: 20% after Deductible			

# FORTRESS PLANS 2021

X-Ray	KIS Imaging: 0%	KIS Imaging: 0%	KIS Imaging: 0%	KIS Imaging: 0%	KIS Imaging: 0%	0% after Deductible	0% after Deductible	20% after Deductible
	All others: 10% after Deductible	All others: 20% after Deductible	All others: 20% after Deductible	All others: 20% after Deductible	All others: 20% after Deductible			
MRI, CT, PET	KIS Imaging: 0%	KIS Imaging: 0%	KIS Imaging: 0%	KIS Imaging: 0%	KIS Imaging: 0%	0% after Deductible	0% after Deductible	20% after Deductible
	All others: 10% after Deductible	All others: 20% after Deductible	All others: 20% after Deductible	All others: 20% after Deductible	All others: 20% after Deductible			
<b>RETAIL PRESCRIPTIONS</b>								
Tier 1 - Preventive	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Tier 2 - Generics	\$10	\$10	\$15	\$15	\$15	0% after Deductible	0% after Deductible	20% after Deductible
Tier 3 - Preferred Brand	\$25	\$25	\$35	\$35	\$35	0% after Deductible	0% after Deductible	20% after Deductible
Tier 4 - Non-Preferred Brand	\$50	\$50	\$75	\$75	\$75	0% after Deductible	0% after Deductible	20% after Deductible
Tier 5 - Specialty	\$150	\$150	\$300	\$300	\$300	0% after Deductible	0% after Deductible	20% after Deductible
<b>MAIL-ORDER PRESCRIPTIONS</b>								
Tier 1 - Preventive	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0% after Deductible	0% after Deductible	20% after Deductible
Tier 2 - Generics	\$20	\$20	\$30	\$30	\$30	0% after Deductible	0% after Deductible	20% after Deductible
Tier 3 - Preferred Brand	\$50	\$50	\$70	\$70	\$70	0% after Deductible	0% after Deductible	20% after Deductible
Tier 4 - Non-Preferred Brand	\$100	\$100	\$150	\$150	\$150	0% after Deductible	0% after Deductible	20% after Deductible
Tier 5 - Specialty	\$300	\$300	\$600	\$600	\$600	0% after Deductible	0% after Deductible	20% after Deductible



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# CONTACT US

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