

A Smart Healthcare Choice for any Organization

Offering better healthcare at half the cost by eliminating red tape and combining premium primary care membership with medical cost sharing pool.

Why is MyPhysicianPlan a better choice for employers & employees?

Premium Primary Care: Unlike traditional insurance which require insured to pay full fees for routine medical care consults, MyPhysicianPlan members only pay a small copay, enabling them to address health issues immediately, without worrying about out-of-pocket expenses.

Visit any Specialist or Hospital: Unlike traditional insurance that require prior authorization and impose restrictions to visit facilities in their own network, members have freedom to seek specialist or hospital care from any facility of their choice without waiting for prior approvals.

Lower Monthly Plan Payments: Compared to traditional insurance, even with premium features, cut down monthly payments in half and save up to six months payments per year.

\$1,000 Initial Unshareable Amount (IUA)					
Age	18-29 Years	30-39 Years	40-49 Years	50-59 Years	60-64 Years
Member Only	\$328	\$372	\$387	\$440	\$649
Member + Spouse	\$596	\$656	\$682	\$795	\$1,215
Member + 1 Child*	\$559	\$641	\$664	\$764	\$1,161
Member + Spouse + 1 Child*	\$846	\$934	\$964	\$1,120	\$1,729

* plus \$75 per month for each additional child

Example: A primary subscriber (38 Years) with a \$1000 IUA (out of pocket limit) plan will only pay \$1009/month for a family of four, compared to two times for traditional insurance.

Lower Out of Pocket Fees for Hospitals/ ER: Unlike traditional insurance with \$5000 in deductibles per member and \$10,000 for the family, which should be paid before insurance payments, with MyPhysicianPlan, member is required to pay only the selected IUA limit for each episode. Rest of the charges are paid from the medical cost sharing pool.

Example: If the family member bill is \$9500, member out of pocket fees is limited to \$1000.

Automated Member Enrollment & Management: Offer MyPhysicianPlan as an alternate option to all employees, including for cobra coverage. Anyone not interested in traditional insurance can enroll anytime. Employers can self-manage all the members/plans on their own.

For more information about plans / price, please [click here](#) or visit MyPhysicianPlan.com.