

We know how difficult it can be for employers to provide high-quality health coverage in a time of rapidly increasing health care costs. Asuris Northwest Health wants to help you fight those costs. That's why we're offering Asuris Advance—a distinctive design that offers broad coverage and a large provider network for your employees and a dollar-wise solution for you.

What's Different About Asuris Advance?

You'll like Asuris Advance because it will allow you to offer coverage at a cost that is more affordable than many comparable plans.

Your employees will like Asuris Advance because it includes:

- Comprehensive coverage for preventive care
- Four office calls per family member per year
- No referrals
- No deductible to meet before these benefits kick in

How does it work? Asuris Advance makes the most commonly needed services covered—and easily accessible—up front. In most cases, your employees start sharing in their health care costs after their up-front benefits are used. This allows Asuris Advance to achieve an innovative level of affordability.

Asuris Advance covers up front those services your employees are most likely to use while providing comprehensive coverage that protects them from the unexpected.

Asuris Advance is a response to the needs of local employers and their staff for an affordable option that doesn't compromise high-quality medical coverage.

If you're interested in innovative health coverage at an affordable price, read on...

For a quote:

Contact your broker or call 1 (888) 344-5593



1 (888) 344-5593

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SPOKANE, WASHINGTON 99212

www.asuris.com



Preferred Plan

ASURIS ADVANCESM

Your Cost

MEETING UP-FRONT NEEDS WITH RESPONSIBLE COST-SHARING

Controlling the rate of increase in health care benefit costs is a tremendous concern for business owners and benefit administrators—especially for small- and medium-sized businesses. For that reason, we think you'll appreciate how much less Asuris Advance costs than most other Asuris Northwest Health plans currently available—as much as 10%-20% lower*.

Asuris Advance's innovative design balances coverage with employee cost-sharing in a way that holds costs down for you without compromising your employees' satisfaction with their medical benefits.

When you choose Asuris Advance, your employees will get preventive care, the first four office calls and the first \$500 in diagnostic x-ray and lab services covered.

By sharing with your employees the costs for subsequent visits and services, Asuris Advance provides you with affordable rates.

**As compared to an average Asuris Northwest Health PPO Community plan rate.*

The Plan Network

CHOICE AND OPEN ACCESS

Asuris Advance uses our Preferred Plan (PPO) network. Your employees can choose directly from the 18,000 physicians, providers and facilities on our PPO network.

Our online provider directory, at www.asuris.com, makes these providers' names, addresses and phone numbers easily accessible. Your employees can use the directory to look up a specific name or create a list, confirm network participation, and call to make an appointment. Hard-copy directories are also available.

Plan Benefits

PREVENTION AND PROTECTION

Asuris Advance focuses on getting your employees and their family members the health care resources they need. That's why it provides up-front benefits that cover preventive care and diagnostic needs as well as the first four office visits for each covered family member.

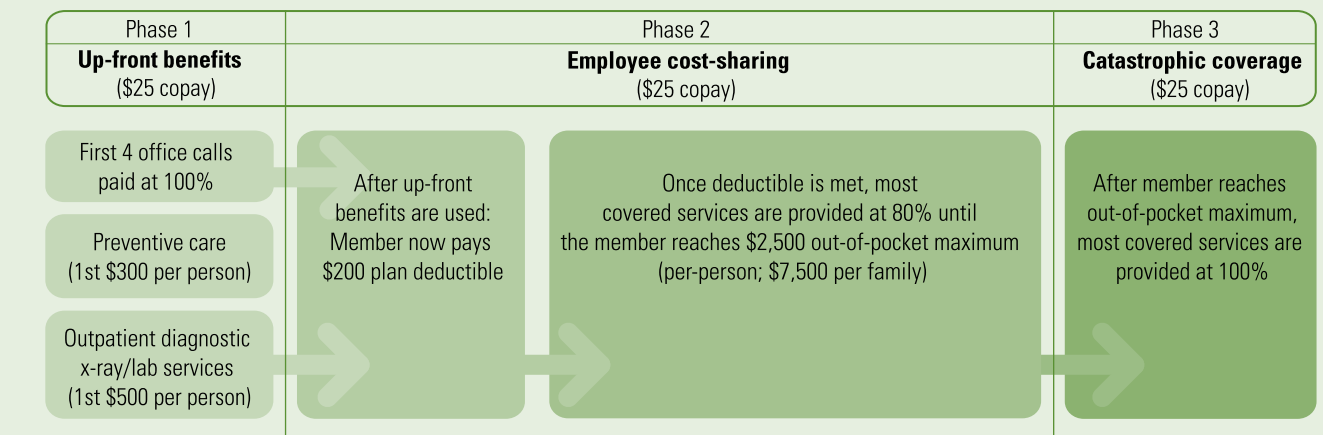
Our experience tells us that the average person will visit the doctor about three times a year. So with Asuris Advance, many of your employees and their families may never use more than their preventive care benefit, the four office calls or the \$500 outpatient diagnostic x-ray and lab services coverage.

For those who do go beyond the up-front benefits (and those who see a provider for a covered service that doesn't fall into one of those three categories), Asuris Advance provides coverage for most covered services after the annual deductible is met.

Your coinsurance options are 80% or 70%. Deductible options include: \$200, \$500, \$750 or \$1,000 per person per year. Office call copay options are \$20, \$25 or \$30. The maximum family deductible is three times the per-person deductible.

To protect your employees from catastrophic medical expenses, Asuris Advance also provides a per-person stoploss of either \$2,500 or \$5,000 (your choice at the time of enrollment). The maximum family stoploss is three times the per-person stoploss. So, when your employee has paid up to their stoploss in eligible out-of-pocket expenses in one year, the Asuris Advance benefit level goes up to 100% for most benefits.

Asuris Northwest Health's Advance plan was developed in response to the needs of employers for an affordable option that doesn't compromise quality coverage.



Benefit levels assume use of a Preferred Plan provider within the Asuris Northwest Health network. Example above is based on the \$25 office call copay, \$300 preventive care, \$200 deductible, \$2,500 per-person stoploss, and 80% coinsurance options.