



Your Source for  
Non-Traditional  
Healthcare Solutions

**US** InnoBenefits

*educate • innovate • deliver*

## Who We Are

InnoBenefits is a national, full-service, independent Insurance Marketing Organization (IMO). We specialize in ACA compliant solutions and supplemental health products providing brokers and consultants with services on a wholesale basis. Programs are available on a self-insured and fully insured basis with 100% of unused claims reserves being returned to the group.

Broker compensation is never reduced when doing business with InnoBenefits. Our role is to use our scale and expertise to bring proprietary products and turn-key programs for underwriting, communications, and additional support to the broker and consultant community.

### Support & Services

We provide four broad categories of support and expertise.

- Self-Funded Plans
- Fully Insured Plans
- Administrative Solutions
- Full Support Services



## Self-Funded Programs

Self-funded programs can provide a unique option as employers look for plan designs to maximize value while managing costs.

### Minimum Essential Coverage (MEC)

- 74 preventative tests & screenings as per CMS guidelines
- With and without stop loss protection
- Standalone or bundled options

### Level Funded Prescription Drug Plans

- Unused claims dollars go back to the employer
- Generic only or brand/generic plans

### Minimum Value Plans (MVP)

- Guaranteed issue
- 60% actuarial certification

### Small Group Level Funded Medical Plans

- Top compensation
- 10 enrolled lives and up
- PPO (Cigna) or Referenced Based Pricing (RBP) networks

### Supplemental GAP Plans

- Level funded with stop loss protection
- Requires 50 employer funded participants
- HSA and non-HSA compatible









### Large Group Administrative Services Only (ASO)

- Multiple stop loss underwriters
- Choice of networks
- No case setup fees

All self-funded programs are integrated with Stop Loss insurance for the client's protection.

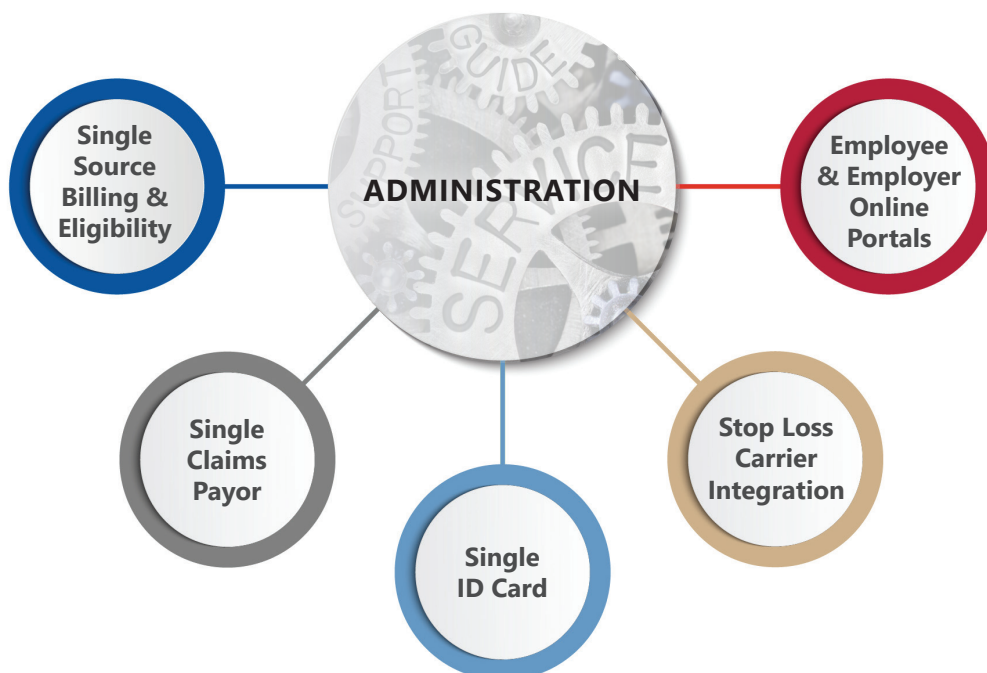
## Fully Insured Programs

We offer fully insured programs in a variety of formats, including employer funded, with very favorable participation requirements.

<b>Limited Medical Indemnity</b>  <ul style="list-style-type: none"><li>• Standalone “mini-med” plan</li><li>• Low participation requirements</li><li>• Inpatient and outpatient benefits</li><li>• No pre-existing conditions</li></ul>	<b>Hospital Indemnity</b>  <ul style="list-style-type: none"><li>• Available with or without a related medical plan</li><li>• Guaranteed issue with no pre-existing conditions</li><li>• HSA compatible</li></ul>
<b>Supplemental GAP</b>  <ul style="list-style-type: none"><li>• HSA compatible</li><li>• Voluntary or employer paid</li></ul>	<b>Dental</b>  <ul style="list-style-type: none"><li>• No minimum participation</li><li>• No waiting periods on initial open enrollment</li></ul>
<b>Vision</b>  <ul style="list-style-type: none"><li>• No minimum participation</li><li>• No waiting periods</li></ul>	<b>Accident</b>  <ul style="list-style-type: none"><li>• Expense incurred up to policy limit</li></ul>
<b>Critical Illness</b>  <ul style="list-style-type: none"><li>• Sold standalone or bundled</li><li>• Guaranteed issue</li></ul>	<b>Prescription Drug Plans</b>  <ul style="list-style-type: none"><li>• Sold standalone or bundled</li><li>• Guaranteed issue</li><li>• Mail order available</li></ul>

## A Seamless Solution for Your Benefits Needs

InnoBenefits provides centralized administration that can combine various self-funded and fully insured products into one seamless solution.



## All of Your Service Needs in One Place

As a full service IMO, InnoBenefits can also connect you with additional services through our partners:

**ACA Tracking & Reporting**



**Call Center Support**



**Face-to-Face Enrollment**



**Three Benefits Administration  
Platform Options**



Based in suburban Philadelphia, InnoBenefits designs and develops group health and supplemental programs that are distributed through brokers and consultants.

It's easy to do business with InnoBenefits.  
Contact us today to request your proposal.

[www.innobenefits.com](http://www.innobenefits.com)



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