

Applies to: Small and Mid-size Commercial markets

Introducing Horizon Level Select Plans

Beginning with **January 1, 2022** effective dates, your small employer (15 to 50 employees) and mid-size group (51 to 99 employees) customers can take advantage of new level-funding plans under the name *Horizon Level Select*. Your clients can choose from three plan options — OMNIASM Health Plans, Horizon Advantage EPO and Horizon Direct Access — that each include prescription coverage and wellness benefits. You can begin quoting Horizon Level Select plans on **October 1, 2021**.

With level-funding plans, employers:

- Only pay the actual claims, plus an administrative fee
- Receive a portion of excess funds as a refund
- Will benefit from a smoother cash flow than with traditional self-funded plans; a high-cost claim early in the plan year won't impact their business
- Save by avoiding certain state health coverage mandates and reductions in state premium taxes

Horizon Level Select plans — what you need to know

Our small and mid-size group Horizon Level Select plans will complement our existing plan portfolio by offering different levels of benefits, coverage and price points, including:

- **Built-in protection with stop-loss coverage.** Horizon Level Select plans include individual and aggregate stop-loss protection to provide peace of mind and protect your group customers from unforeseen costs.
- **Cost-saving opportunities.** If claims are lower than expected, groups will receive 50 percent reimbursement of the surplus — so a healthier employee population means potential cost savings.
- **Healthier employees.** Built-in wellness tools and end-of-year reporting to help your group customers focus on their wellness efforts.
- **BlueCard[®] coverage.** When your group customers choose a plan that has BlueCard nationwide coverage, they get in-network out-of-state coverage at a competitive price.
- **Health Savings Account (HSA).** With an HSA as part of a high-deductible health plan, covered members enjoy pretax savings they can use to pay for qualified medical expenses.

If you have questions, please contact your Horizon sales executive or account manager.

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