



GREATAMERICAN  
INSURANCE GROUP

 radion health

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# level funded plus

Powered by Great American Insurance Group

## Partner with us to free your groups from high cost fully funded health insurance

Radion Health offers competitively priced, high-quality, level funded health plans for employer groups with as few as 10 enrolled employees in every state except Washington. **We specialize in underwriting small and medium sized employer groups without health questionnaires or claims experience.** All groups receive 100% return of claim surplus whether renewed or not.

### What we offer

- Policies are underwritten by **Great American Insurance Company**, rated “A+” Superior by AM Best (rating affirmed December 3, 2021)
- Access to national PPO networks for a seamless transition
- Simplified underwriting with quotes in 0-3 business days
- **Capital Rx**, a best-in-class PBM, and four trusted TPAs
- No individual health questionnaires

### Plan Design

**Level funded with unlimited aggregate reimbursement**

**Flexible Metals & Terms**  
Platinum, Gold, Silver, Bronze, Silver HSA, Bronze HSA; 12/15, 12/18

**All drug rebates and price concessions are credited to each group’s claims fund**

**100% return of claim surplus whether renewed or not**



# Our Pharmacy Benefits Manager



Capital Rx is a next generation pharmacy benefit manager, providing members with an unparalleled experience. Since their founding in 2017, they have earned numerous awards for technology, innovation, and client experience, emerging as the fastest growing PBM in America.

Capital Rx oversees prescription benefit plans on behalf of employers, unions, municipalities, hospital systems, and health plans. They have distinguished themselves by offering exceptional cost transparency and superior member service.



Offered in CA by Radion Health Insurance Services, Inc. (CA license # 6006137).

For agent/broker distribution only. Not available in all states. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the DC. The Great American Insurance Group eagle logo and the word mark Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202.

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## Our TPAs



ABA has a proven record of administering tailored, self-funded health plans that help members save money and get the care they need.

With dedicated customer service for claims processing and navigating healthcare systems, ABA offers cost savings and expertise that provide an efficient, client-friendly experience.

### MARPAI

With advanced technology, Marpai helps employees get the most from their health insurance benefit plan and easily access top quality care. Marpai minimizes costs and protects clients against high impact near-time health events, while also providing avenues for employees to access proactive and preventative care opportunities.



Flume is an alternative to traditional TPAs, giving companies the ability to handcraft and launch powerful next generation health plans in months.

With a built in full-service platform, workflows, and documentation, employers are able to get started with minimal resources spent on configuration.

The API and EDI toolkit are fully integrated with clinical delivery systems, EMR, and support.

### BENEBAY

Benebay offers an alternative to the big insurance companies' higher administrative fees and annual rate increases, employing innovative technology to administer benefit plans and claims dispersals for more than 400 thousand members. Aside from cost savings and automation, their cloud-based real-time technology platform provides an easy-to-use online dashboard for greater transparency and oversight.

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## Level Funded Plans

	Platinum		Gold	
	In Network	Out of Network	In Network	Out of Network
ACA Preventive Care	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Deductible (Individual/Family)	(\$0 / \$0)	(\$1,000 / \$2,000)	(\$1,000 / \$2,000)	(\$2,500 / \$5,000)
Coinsurance	0%	10%	10%	20%
OOP Max (Individual/Family)	(\$2,000 / \$4,000)	(\$2,000 / \$4,000)	(\$4,000 / \$8,000)	(\$4,000 / \$8,000)
Primary Care Office Visits	\$0	\$40	\$20	Ded. + Coin.
Specialist Office Visits	\$35	\$75	\$50	Ded. + Coin.
Urgent Care	\$50	\$100	\$75	\$150 + Coin.
Emergency Room	\$150	\$300 + Coin.	\$250 + Coin.	\$250 + Coin.
Inpatient Hospital	\$0	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.
Outpatient Hospital	\$0	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.
	Silver		Bronze	
	In Network	Out of Network	In Network	Out of Network
ACA Preventive Care	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Deductible (Individual/Family)	(\$2,500 / \$5,000)	(\$5,000 / \$10,000)	(\$5,000 / \$10,000)	(\$7,000 / \$12,000)
Coinsurance	20%	30%	30%	40%
OOP Max (Individual/Family)	(\$6,000 / \$12,000)	(\$6,000 / \$12,000)	(\$8,550 / \$17,100)	(\$8,550 / \$17,100)
Primary Care Office Visits	\$35	Ded. + Coin.	\$50	Ded. + Coin.
Specialist Office Visits	\$75	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.
Urgent Care	\$100	\$250 + Coin.	\$100	Ded. + Coin.
Emergency Room	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.
Inpatient Hospital	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.
Outpatient Hospital	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.



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## Level Funded Plans

	Silver + HSA		Bronze + HSA	
	In Network	Out of Network	In Network	Out of Network
<b>ACA Preventive Care</b>	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
<b>Deductible (Individual/Family)</b>	(\$2,800 / \$5,600)	(\$5,000 / \$10,000)	(\$5,000 / \$10,000)	(\$7,000 / \$12,000)
<b>Coinsurance</b>	20%	30%	30%	40%
<b>OOP Max (Individual/Family)</b>	(\$6,000 / \$12,000)	(\$6,000 / \$12,000)	(\$7,050 / \$14,000)	(\$7,050 / \$14,100)
<b>Primary Care Office Visits</b>	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.
<b>Specialist Office Visits</b>	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.
<b>Urgent Care</b>	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.
<b>Emergency Room</b>	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.
<b>Inpatient Hospital</b>	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.
<b>Outpatient Hospital</b>	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.	Ded. + Coin.



## Submitting a Group

### Census Requirements

Please provide a member level census which includes the following required fields for every enrolled employee and dependent:

- First Name
- Last Name
- Date of Birth
- Gender
- Home Zip Code (Full addresses strongly preferred)
- Relationship (EE, SP, CH)
- Enrollment (Enrolled, Retired, Cobra, Waived)
- Tier (EE, ES, EC, EF)

### Please Attach

- Current and renewal rates
- Groups current plan design
- Available claims information

### And let us know the following

- Group Name and Address
- Requested Effective Date
- Producer Compensation as a PEPM
- Current type of insurance fully insured, level funded, MSL)
- Proposed specific deductible

Submissions can be securely uploaded at [rfp.radioninsurance.com](https://rfp.radioninsurance.com) or emailed to [rfp@radioninsurance.com](mailto:rfp@radioninsurance.com)

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# Introduction to your Radion Team

info@radioninsurance.com  
888-820-8328



**Carli Savage**

Senior Account  
Executive

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carli@radioninsurance.com  
609-271-9408



**Tangela Kindell**

Customer Success  
Manager

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tangela.kindell@radioninsurance.com  
504-315-3785



**Ken Consiglio**

Senior Account  
Executive

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ken@radioninsurance.com  
508-425-1830



**Thomas Swide**

Customer Success  
Manager

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thomas.swide@radioninsurance.com  
504-603-5665



**Michael Leary**

Vice President  
of Sales

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mike@radioninsurance.com  
617-957-4866



**Emmy German**

Director of Customer  
Success & Engagement

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emmy@radioninsurance.com  
504-208-4127

