



The CHC Difference

CHC is committed to helping employers meet the challenges of today's complex healthcare environment. Our industry expertise and alliances with some of the most recognized insurers and PPO providers in the market, allow us to offer smart, affordable healthcare solutions. Designed for companies that offer employer-sponsored health insurance, CHC plans are highly customizable offering greater options for affordable health insurance, simple administration, and a competitive advantage.

Easy Administration:

CHC handles your administration and we provide you with one consolidated bill, one toll-free number for all communications and one medical ID card for your employees. CHC offers smart enrollment options to meet today's company's unique open enrollment requirements. Whether you decide to utilize our in-bound call center, electronic data file transfer, online enrollment, paper enrollment or any combination of those, we can handle all your enrollment needs. With Single Source Billing (SSB) you can provide multiple benefits such as life insurance, short term disability, vision, dental and more from multiple carriers and reconcile one bill. This option gives you a broader range of voluntary benefits from multiple carriers without the added administrative burden and costs. CHC integrates enrollment, member services, claims, billing and other services for a seamless experience.

CHC Highlights:

- CHC has the most customizable plans in the industry
- No medical underwriting on our Limited Benefit Medical and MEC Plans
- CHC only requires 10 employees to enroll in our Limited Benefit Medical Plan and 25 in our MEC Plans
- We do not ask for a Wage & Tax report
- Nationally recognized carrier partners
- Freedom of choice to utilize any licensed physician or hospital for Limited Benefit Medical Plan benefits with substantial discounts available by using in-network providers through the PHCS Limited Benefit Network. MEC services covered at 100% only with in-network providers.
- Our Plans are available to full-time, part-time, and 1099 employees in most states
- MVP option to eliminate both employer penalties
- Low cost Minimum Essential Coverage (MEC) plans eliminate the 4980 H (a) employer penalty as well as the individual mandate
- Fully insured and self-funded options
- 1st dollar coverage, no deductibles, copays, or co-insurance for the Limited Benefit Medical and MEC Plus Plans (except for \$100 on Accident Medical benefit).