

Xperience Strategy

Traditional Health Insurance



Age	GOLD
19F	\$266
35F	\$512
41M	\$545
49M	\$715
Average	\$509*

Silver	Accident Preferred	Critical Illness	ID Shield	Dental & Vision	TOTAL
\$203	\$20.09	\$4.20	\$8.95	\$37.12	\$275.36
\$392	\$20.09	\$8.15	\$8.95	\$37.12	\$466.31
\$418	\$20.09	\$9.60	\$8.95	\$37.12	\$493.76
\$448	\$20.09	\$12.30	\$8.95	\$37.12	\$526.46
	<i>Rate never Increases</i>	<i>Rate never Increases</i>	<i>Rate never Increases</i>		\$440*

**Premium amounts are for example purposes only and may vary from state to state.*





Case Study

Case: A 41 year old male experiences a heart attack requiring by-pass surgery with total medical costs \$160,000*.

	Current Plan Low Deductible Plan NO Critical Illness	Xperience Strategy High Deductible Plan With Critical Illness
Deductible	\$1,500	\$4,000
Co-Insurance	20%	30%
Max Out-of-Pocket	\$4,500	\$6,850
Critical Illness Policy	NONE	\$10,000 Policy
Payment to Employee	\$0.00	\$10,000
LOSS/GAIN FOR EMPLOYEE	(-\$4,500)	\$3,150

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