



# HEALTH INSURANCE



# RETIREMENT

# SMALL BIZ BENEFITS KIT

*For solo entrepreneurs and small business owners looking for affordable benefits.*

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For a small business, dealing with health insurance is a major source of stress. **You CAN offer benefits to your employees without having to PAY for them.** Simply providing access to benefits helps you stand out from other employers and shows your employees you value them on your team.

You don't know exactly what kind of plan you should offer, how much it will cost, how you should manage it, or even if you really have to offer one at all.

This is a lot of information for small businesses attempting to stay on the right side of the law while keeping costs in check and ensuring that their staff are happy and healthy.

So, we've put together this **Small Business Benefits Kit** that addresses small business healthcare, dental, vision, life insurance and retirement options.

On page 2 of the Kit, is the **BENEFITS OPTIONS SUMMARY MENU PAGE**. A summary of options for you, your family and your current and future employees, including prices for **Dental, Vision, Life and Health Insurance**.

Understanding that the most requested benefit is Health Insurance, keep these points in mind regarding your obligations as a small enterprise.

If your Arizona-based firm employs more than 100 full-time employees, you must provide health insurance by law.

If your business employs fewer than 100 people, you are free from the requirement to provide health insurance.

Even though you are not legally required to provide health insurance for your employees, there are numerous reasons why you should do so.

By offering, or giving them access to health insurance, you will find that you have a better chance of attracting & retaining top employees.

Providing them with benefits is a much-appreciated perk. In addition to the financial advantages of providing health insurance, there are other perks. State tax advantages may be available in addition to the ability to deduct your contributions from your federal income taxes.

**IMPORTANT:** No small employer, generally those with fewer than 100 full-time and full-time equivalent employees (AZ), is subject to the Employer Shared Responsibility Payment, regardless of whether they offer health insurance to their employees.



# BENEFITS OPTIONS SUMMARY MENU

Provide this sheet to your employees for plan selection options

## HEALTH INSURANCE PLANS



### PHCS PPO Network

**\*20 DOCTOR VISITS A YEAR**  
INCLUDING Naturopathic MD,  
Chiropractor, Mental Health

**\*NO COPAYS**

Through the NATIONAL PHCS Network,  
Including Puerto Rico



**\*NO DEDUCTIBLE**

No co-pays or deductibles for outpatient care  
including outpatient surgery

**\*INCLUDES LABS AND DIAGNOSTICS**

**\*COVERS URGENT CARE & INCLUDES FREE UNLIMITED TELEDOC**

**\*CONSUMER DRIVEN HEALTHCARE SIMPLE, TRANSPARENT & AFFORDABLE**

**\*CONCIERGE-STYLE PATIENT ADVOCACY-PALS**



Healthcare shopping advocate to shop for best providers at the lowest rates to reduce patient's portion of medical bills

\*This is not a guarantee of coverage. Speak to a licensed Advisor, and refer to carrier brochures for specific plan benefits, exclusions and limitations.

### Retirement Plans

Roth IRA, IRA, SOLO 401K,  
Group 401K, Mutual Funds,  
SEP, Key Man Insurance

### Life Insurance Sample Monthly Rates

age	Death Benefit	Rate
25	\$500,000	\$18.52-\$21.12
30	\$500,000	\$24.65-\$27.28
35	\$500,000	\$32.12-\$41.28

### Health Insurance Sample Monthly Rates

age	Rate
25-35	\$183.52-\$212.18
36-45	\$219.16-\$295.08
46-55	\$307.73-\$434.73

*child only plans available*

### Dental \$20 a month per person

#### Dental Choice Plus Benefits

Reimbursement Method In or Out of Network*			Standard Plan Pays** Yr. 1 / Yr. 2 / Yr. 3+			Enhanced Plan Pays Yr. 1 / Yr. 2 / Yr. 3+		
Diagnostic & Preventative		No Wait	100% / 100% / 100%			100% / 100% / 100%		
Basic (Fillings & Simple Extraction)	Basic	6 months	50% / 65% / 80%			50% / 65% / 80%		
Endodontic	Major	12 months*	0%* / 25% / 50%			0%* / 25% / 50%		
Periodontics	Major	12 months*	0%* / 25% / 50%			0%* / 25% / 50%		
Oral Surgery	Major	12 months*	0%* / 25% / 50%			0%* / 25% / 50%		
Restorations	Major	12 months*	0%* / 25% / 50%			0%* / 25% / 50%		
Orthodontics	Major	12 months*	0%* / 25% / 50%			0%* / 25% / 50%		
Prosthodontics	Major	12 months*	0%* / 25% / 50%			0%* / 25% / 50%		
Co-Pay (Per Person, Per Visit) No more than 3 per person per calendar year			\$25 Thru age 64 \$40 age 65 and over			\$25 Thru age 64 \$40 age 65 and over		
Insurance Calendar Year Maximum per person per calendar year			\$1,500			\$2,000		
Orthodontic and Prosthodontics Lifetime Maximum (\$1,000 Lifetime Max, Limited to \$350 per Calendar Yr. per each benefit listed)			\$1,000			\$1,000		

\* Insured pays only the discounted pre-negotiated network provider rate .

### Your VSP Vision Plan

Vision Service Plan (VSP), gives you access to a vast, nationwide network of ophthalmologists and optometrists. Without coverage, an exam and prescription glasses can cost around \$450 or more. Take a look below to see how you can save with VSP!

What the Plan Pays	At a VSP Choice Network Provider	At an Out-of-Network Provider
Annual Exam	Covered in full	Up to \$45
Single Vision lenses	Covered in full	Up to \$30
Bifocal Lenses	Covered in full	Up to \$50
Trifocal Lenses	Covered in full	Up to \$65
Standard Progressive Lenses	Covered in full	Up to \$50
Frames	\$150 (\$170 on featured frame)	Up to \$70
Contacts (elective)	Up to \$150 (instead of glasses)	Up to \$105
Contacts (medically necessary)	Covered in full	Up to \$210

**Your VSP co-pays:** \$15 for annual exams and \$25 for materials. No co-pay for contact lenses.

**Benefit Frequencies:** You get an exam and lenses or contacts every 12 months. Frames are available every 24 months.

Monthly Rates	
Member	\$11.94
Member + One	\$20.94
Member + Family	\$26.05

