

Affordable Health Insurance for Individuals and Small Business Owners



What You Get

- ★ quality medical coverage with a national carrier
- ★ the option to contribute to flexible spending accounts or save under a 401(k) plan
- ★ tax savings

Contact us for current rates and plans

Program Highlights

- Affordable health insurance
- Designed especially for individuals and small business owners
- Medical insurance is available wherever you live
- Comprehensive medical and prescription drug coverage with United Healthcare
- Coverage is guaranteed issue – no medical questions
- Your premium doesn't depend on your sex, age, or health status

Our program may be right for you if . . .

- You're an attorney, CPA, doctor, dentist, or other professional in private practice.
- You're a freelancer or independent contractor.
- You're receiving 1099 income, losing Cobra coverage, or have been shocked by a renewal increase.
- You found the medical coverage you can purchase to be inadequate and expensive.
- You want access to a quality provider network.
- You don't have health coverage at work.
- You're a small business owner who can't obtain coverage or who doesn't want to cover all your employees.
- You were rejected for medical coverage because of health or other reasons.



One Person Group

The following medical plans are offered under the One Person Group:

- The plans and premiums below are in effect as of January 1, 2008; the plans and premiums offered at the time you apply for coverage may differ.
- Our carriers have large national networks of providers that you may use without the need to obtain a referral.
- Coverage in our plans is available in most states.
- The following table summarizes some of the medical plans offered by United Healthcare of New York (UHC).

A complete listing of services, limitations, exclusions, terms and conditions are contained in the group policy and booklet-certificate.

Medical Plan Feature	Gold Plan	Silver Plan	HSA Plan
Network	UHC Choice Plus	UHC Choice Plus	UHC Choice Plus
Maximum age for a dependent child	25	25	25
In-Network Services			
Annual deductible			
Individual	None	\$1,000	\$1,250
Family	None	\$2,000	\$2,500
Annual out-of-pocket maximum			
Individual	N/A	\$4,000	\$1,250
Family	N/A	\$8,000	\$2,500
Coinsurance	None	80%	100%
Routine Adult or Well Child Care to Age 19	No Charge	No Charge	No Charge
Office Visit Copay	\$20	\$50	No charge after deductible
Specialist Copay	\$20	\$50	No charge after deductible
Hospital Admission Copay	\$150	Deductible and coinsurance	No charge after deductible
Hospital Outpatient Copay	N/A	Deductible and coinsurance	No charge after deductible
Emergency Room Copay	\$50	\$100	No charge after deductible
Lab Fees at Participating Lab	No charge	Deductible and coinsurance	No charge after deductible
Lab Fees at Provider's Office	No charge	No charge	No charge after deductible
Lifetime Maximum Benefit	Unlimited	Unlimited	\$5,000,000
Out-of-Network Services			
Annual Deductible			
Individual	\$2,000	N/A	\$2,500
Family	\$4,000	N/A	\$5,000
Annual Out-of-Pocket Maximum			
Individual	\$7,000	N/A	\$5,000
Family	\$14,000	N/A	\$10,000
Coinsurance	70% after deductible	N/A	80% after deductible
Drug Copay			
Generic	\$7	\$10	\$10
Preferred	\$30	\$30	\$30
Non-preferred	\$50	\$50	\$50
Prescription Drug Deductible	None	\$100	Same as in-network deductible
Net tax-effective monthly cost (see assumptions on next page)			
Single	\$278	\$150	\$192
Husband & Wife	\$482	\$274	\$332
Parent & Child(ren)	\$390	\$224	\$273
Family	\$620	\$360	\$429

We are sometimes asked for additional information by accountants, financial advisors and others concerning how we estimate the net tax effective monthly cost of our medical insurance. On the next page, we included examples. Upon request, we will be pleased to provide detailed information

The One Person Group is administered by:

Benefit & Compensation Consultants

70 Linden Oaks, 3rd Floor
 Rochester, NY 14625
 Phone: 888.962.5353
 Fax: 866.896.8656
 info@opgus.com

How Our Program Works

Instead of buying medical coverage directly from an insurance company, we provide a different solution. We put you on our payroll as an employee of our PEO, which lets you buy your medical coverage through us and enjoy group benefits not normally available to sole proprietors and the self-employed. Our program includes quality medical coverage, and the availability of a 401(k) plan and flexible spending accounts. For all other purposes, you remain self-employed and continue to operate your business as usual, working from your home or principal place of business.

We are a licensed New York State Professional Employer Organization (PEO) and act as a co-employer.

- We bill you our PEO fee monthly.
- We pay you a monthly salary.
- Your medical coverage takes effect on the first of the month after your date of hire.

Our Program

- is unique – it gives you a way to get the benefits enjoyed by employees of large companies
- it's legal and available in most states
- it's cost effective – you pay group rates
- it's automatic and guarantee issue once you enroll
- it's tax effective.

Please note that the tax savings under our program will vary from individual to individual. The following examples show how taxes may be reduced. To calculate the tax savings in your case, contact your tax advisor or ask your tax advisor to contact us for more information or with questions.

Joining Our Program Saves Money

- You buy medical coverage at a lower cost
- You further reduce the cost of purchasing medical coverage by deducting the PEO fee you pay us on your tax return. The following example illustrates both the pre-tax cost and the tax-effective cost.

	Gold Plan	HSA Plan
PEO fee (single coverage)	\$1,100	\$1,050
Your take-home pay	\$309	\$368
Federal tax deduction for PEO fee (PEO fee x 35%)	\$385	\$368
Self-employment tax deduction of PEO Fee x 11.6%	\$128	\$122
Total salary and tax benefits	\$822 (\$309 + \$385 + \$128)	\$858 (\$368 + \$368 + \$122)
Tax-effective cost	\$278 (\$1,100 - \$822)	\$192 (\$1,050 - \$858)
Estimated cost of program before tax savings	\$791 (\$1,100 - \$309)	\$682 (\$1,050 - \$368)

Examples of tax savings under the Silver Medical Plan can be found on our website at www.opgus.com.

Assumptions

The preceding examples assume:

1. You deduct our PEO fee on your tax return as an ordinary business expense.
2. Your estimated federal, state and local taxes are calculated at a 35% tax rate.
3. You realize self-employment tax savings by deducting our PEO fee.

Additional Benefits Available

- You may be able to further reduce your taxable income by electing to join our **401(k)** and **flexible spending account plans**.

Keep in Mind

- You should consult with your tax advisor concerning the appropriateness of our program and the deductibility of our fees on your tax return.
- Each person's needs are different and the amount of your take-home pay will reflect the benefits selected and your individual tax situation. Contact your tax advisor to help you determine your take-home pay.

Monthly PEO Fee

Coverage Level	Gold Plan	Silver Plan	HSA Plan
Single	\$1,100	\$1,000	\$1,050
Husband & Wife	\$1,150	\$1,050	\$1,100
Parent & Child(ren)	\$1,150	\$1,050	\$1,100
Family	\$1,200	\$1,100	\$1,150

Please note that there is a initial set up fee of \$200, an annual \$120 renewal fee as of January 1, and BCC reserves the right to assess a \$50 charge each time it is unable to withdraw the amounts payable by you due to inadequate funds or other fault.



Member

National Association
of Professional Employer
Organizations