

SELECTING THE RIGHT HEALTH PLAN

▷ Custom health plans, made simple



SELECTING THE RIGHT HEALTH PLAN

WHICH PLAN IS RIGHT FOR ME?

Asante offers you three separate health plans to choose from. The plans have similarities and differences designed to meet the specific needs of you and your family. All plans cover in-network preventive care at 100% and offering an Asante provider will always give you the best benefit, regardless of the plan you choose.

The following pages will describe the benefits available with each health plan. How your health plan works with a HealthSavings tax-free account. We cannot guarantee anything to you and the additional programs that Asante may choose to offer you as a valued employee. This guide should help empower you in the right direction of choosing the plan that is right for you.

All Asante Health Plan options cover 100% of in-network preventive medical care.

ASANTE HEALTH PLAN 1

Premium: \$0
Out of Pocket: \$

Good Choice If...

- You are interested in lower deductibles and willing to pay a bit more per pay period
- You prefer providers offer visits and prescription drug costs
- You are interested in an HRA that is funded by Asante when you complete without activities*

ASANTE HEALTH PLAN 2

Premium: \$
Out of Pocket: \$

Good Choice If...

- You prefer a high deductible health plan while paying less per pay period
- You are interested in taking advantage of alternative care benefits including chiropractic & acupuncture services
- You would like to plan for your future by opening a Health Savings Account (HSA)

ASANTE HEALTH PLAN 3

Premium: \$
Out of Pocket: \$

Good Choice If...

- You prefer lower per pay period contributions, and prefer to offset visit and prescription drug costs
- You are interested in taking advantage of alternative care benefits including chiropractic & acupuncture services
- You are interested in an HRA that is funded by Asante when you complete without activities*

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Best's Key Rating Guide, 2006 *The ... Guide to Federal Employees Health Benefits Plans for Federal Retirees and Their Survivors*, 1999 **TheStreet. com Ratings Guide to Health Insurers** Laura Mars-Proietti, 2009-02 TheStreet com Ratings Guide to Health Insurers is the first and only source to cover the financial stability of the nation s health care system rating the financial safety of more than 6 000 health insurance providers health maintenance organizations HMOs and all of the Blue Cross Blue Shield plans updated quarterly to ensure the most accurate information The Guide also provides a complete listing of all the major health insurers including all Long Term Care and Medigap insurers Our Guide to Health Insurers includes comprehensive timely coverage on the financial stability of HMOs and health insurers the most accurate insurance company ratings available the same quality ratings heralded by the U S General Accounting Office separate listings for those companies offering Medigap and long term care policies the number of serious consumer complaints filed against most HMOs so you can see who is actually providing the best or worst service and more The easy to use layout gives you a one line summary analysis for each company that we track followed by an in depth detailed analysis of all HMOs and the largest health insurers The guide also includes a list of TheStreet com Ratings Recommended Companies with information on how to contact them and the reasoning behind any rating upgrades or downgrades Using Cost-effectiveness Analysis to Improve Health Care Peter J. Neumann, 2005 Much evidence suggests that the US does not achieve good value for its health care spending This book provides a unique perspective on this problem by considering the economic social political and ethical factors that contribute to it and by seeking to show how experience can guide better policy making in the future *FEHB Guide*, 1999 **Weiss Ratings' Guide to HMO and Health Insurers**, 2005

TheStreet.com Ratings' Guide to Health Insurers Thestreet Com Ratings, 2009-10 *Essentials of Managed Health Care* Peter Reid Kongstvedt, 2003 Weiss Ratings' Guide to HMOs and Health Insurers Weiss Ratings Inc, 2002 A quarterly

compilation of health insurance company ratings and analysis **AHA Guide to the Health Care Field** ,2011 Weiss Ratings' Guide to HMOs and and Health Insurers Weiss Ratings Inc,2005-04 **A Woman's Guide to Pelvic Health** Elizabeth E. Houser,Stephanie Riley Hahn,2012-10-12 In A Woman s Guide to Pelvic Health a urologist and a physical therapist offer expert and reassuring advice to women For example one of every four women suffers from urinary incontinence the involuntary leakage of urine Elizabeth E Houser and Stephanie Riley Hahn want these women to know that they do not have to cope in silence with this embarrassing problem limit their lifestyle or spend thousands of dollars on adult diapers Symptoms involving the pelvic floor including urinary incontinence pelvic organ prolapse and decreased sexual sensation can occur at any age A wide range of treatments such as targeted exercises nutrition and acupuncture as well as medications and surgical approaches can bring relief Case studies and illustrations help readers explore the cause of their own symptoms and how treatments work A Woman s Guide to Pelvic Health encourages women to address their pelvic floor issues and reclaim their lives Jill Grimes M D author of *Seductive Delusions How Everyday People Catch STDs* *The Managed Health Care Handbook* Peter Reid Kongstvedt,2001 This thoroughly revised and updated book provides a strategic and operational resource for use in planning and decision making The Handbook enables readers to fine tune operation strategies by providing updates on critical managed care issues insights to the complex managed care environment and methods to gain and maintain cost efficient high quality health services With 30 new chapters it includes advice from managers in the field on how to succeed in every aspect of managed care including quality management claims and benefits administration and managing patient demand The Handbook is considered to be the standard resource for the managed care industry **Unraveling U.S. Health Care** Roberta E. Winter,2013-07-18 Unraveling U S Health Care is a guidebook to the health care system that provides a timely and thorough explanation of U S health care written in readable laymen s terms Roberta Winter educates and informs general readers about useful information that will empower their health care decision making She makes sense of important health care issues which are often filtered with political and financial stakeholder bias confusing the health care consumer Useful tips explanatory charts and statewide scorecards are included throughout to assist readers in choosing the best care they can receive More than ever patients must act as consumers of health care balancing informed decisions with available resources Keeping this in mind Winter also explores other options available to patients including seeking health care outside the United States and provides a roadmap for medical tourists to the U S In addition she includes Medicare enrollment tips and a summary of the 2010 health care reforms and implementation guidelines Bringing all this data together this book will serve as a resource and guide for anyone who seeks to receive better care for both everyday issues and major health concerns alike *Next-Generation Wellness at Work* Stephenie Overman,2009-09-15 Fact Wellness programs benefit the bottom line Motorola for example found that each dollar invested in wellness benefits returned 3.93 in health and disability cost savings Next Generation Wellness at Work tells how to get in on

the action A nuts and bolts how to guide for managers it delivers the latest thinking on how to take full advantage of the benefits that wellness programs can offer both employees and companies And the effort couldn t be more important With the soaring cost of medical care and the increase in obesity and lifestyle related illnesses there is growing recognition that companies must build a culture of health and enable employees to become better guardians of their own well being This book illustrates in detail exactly how to accomplish those goals Good health saves in ways that go beyond smaller insurance premiums It also has a direct relationship with employee productivity making wellness a matter of high level strategy However many workplace wellness programs are not as effective as they could be They are not comprehensive not long term and not marketed to the people who could benefit most Wellness expert Stephenie Overman helps managers take practical steps to overcome these deficiencies and build successful workplace wellness programs that result in tangible bottom line benefits for organizations And the book starts from the ground up first by explaining how to take a company s temperature get management buy in and design a program that fits a company s unique needs and situation Building a program is one thing but will they come That s where Overman s expertise is essential She shows how to motivate workers to take advantage of the program and reap its many benefits And she explains how to partner with local health providers and integrate methods to promote psychological well being two key ingredients for success Not many corporate programs benefit both employees and the company equally but a well planned wellness initiative will boost the health and productivity of employees leading to a happier and more competitive workplace

Uncover the mysteries within is enigmatic creation, **Health Guide Regence** . This downloadable ebook, shrouded in suspense, is available in a PDF format (*). Dive into a world of uncertainty and anticipation. Download now to unravel the secrets hidden within the pages.

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