

\$2.50 per day*



Affordable Health Insurance

Available only through Landscape Contractors Insurance Services, Inc.
Sponsored by California Landscape Contractors Association

- Guarantee Issued - *Everyone is accepted*
- No pre-existing condition restrictions
- No managed care "hassles"
- Attract and retain employees
- Valuable health care savings
- Premiums are tax deductible

BENEFITS PAID FOR:

- Doctors Office Visits
- Prescription Drugs
- Health Screening
- Diagnostic Tests
- Hospitalization
- Surgery

*PlatinumPlus Plan - 1052 Employee only (single) coverage is available for

\$75 per month

Spouse and children may also be covered for an additional premium

LOOKING FOR MORE INFORMATION?

Please see the attached Details, Questions and Answers page and/or
Contact Your Landscape Contractors Insurance Services Representative:

Ashley Hissong
LCIS Benefits
800.750.5247 x104
ahissong@lcisinc.com



1835 North Fine Avenue
Fresno, CA 93727
800.628.8735

PlatinumPlus Plan

Scheduled Benefit Health Insurance Plan

Details, Questions and Answers

Who is eligible for coverage?

All your employees, over age 18 and under age 65, are eligible for coverage.

No health questions are asked, no preexisting condition restrictions, everyone is accepted.

How is the PlatinumPlus Plan different from traditional health plans?

PlatinumPlus is what is known as a scheduled benefit health insurance plan. This means the plan pays *fixed* benefit amounts in connection with medical services received. Any amount charged for medical services—by a Doctor, Hospital or other health care provider—that exceeds the scheduled payment is the employee's responsibility.

So it works like a lot of dental insurance plans, paying a fixed amount for a crown or filling?

Yes. For example, if one of your employees visits a doctor and the doctor charges \$80, the **PlatinumPlus** Plan will pay a scheduled benefit of \$60, leaving the employee to pay the remaining \$20 to the Doctor.

Why is the PlatinumPlus Plan so inexpensive?

Because there are limitations on the number and amount of benefit payments. The benefit payments may not completely reimburse for every medical expense an employee may incur, especially regarding catastrophic illness.

Covered Medical Services

The plan provides scheduled benefit payments for the most used medical services: doctor's office visits, prescription drugs, health screenings, diagnostics, hospital stays and surgeries.

Discount Medical Provider Network (PPO) and Drug Card

Significant cost savings are available to your employees through a PPO network and a Drug Card program from Walgreen's.

Getting Covered

- A simple application, enrollment information for each employee and a payment for the first month's premium is all that is needed.
- Coverage effective dates are always the first of the month.
- Spouse and child coverage available for an additional premium charge.



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LANDSCAPE CONTRACTORS INSURANCE SERVICES, INC.

This is just a brief description of the coverage available. Please review the certificate of insurance for complete details.

If you have questions or need additional information about the plan, please contact Ashley Hissong at LCIS Benefits, 800-750-5247 ext. 104, ahissong@lcisinc.com