

# 2024-2025 Student Insurance Renewal

## Erskine Academy



CLIFFORD ALLEN ASSOCIATES, LTD.

A Global  
Benefits  
Group  
Company



# 2024-2025 International Plan Design Options and Pricing

## Premier

- ❖ Unlimited Benefit
- ❖ No Deductible, Co-Pays, or Co-Insurance
- ❖ **No Rx Cap**
- ❖ **Preventive/Routine Care benefits**
- ❖ 90%+ of schools utilize this option

	<u>Cost</u>	<u>10 Months</u>
		<u>12 Months</u>
Network:	\$2,495	\$2,785

## Standard

- ❖ Unlimited Benefit
- ❖ No Deductible, Co-Pays, or Co-Insurance
- ❖ **\$2,500 Rx Cap**
- ❖ **No Preventive/Routine Care benefits**
- ❖ >10% of schools utilize this option

	<u>Cost</u>
	<u>10 Months</u> <u>12 Months</u>
Network:	\$2,350      \$2,595

# 2024-2025

## International URC:

### Why to Move to a Network Plan

#### Key Advantages of a Network Plan

- Reduced premium price
- Agreed to fees for all services, reducing or eliminating unpaid balances
- No balances occur from excess U&C charges
- UHC Options PPO Network is vast and wide
- Reduces claim expenses

#### Making the Transition

- Confirm your providers are in-network
- Provide Disruption Reports
- CAA and GBG will work alongside of you to ease transition
- Develop individual contracts with non-participating providers
- Establish school health center as an in-network provider

# 2024-2025 Domestic Plan Design Options and Pricing

## Premier

- Unlimited Benefit
- No Deductible, Co-Pays, or Co-Insurance
- **No Rx Cap**
- **Preventive/Routine Care benefits**

	<u>Cost</u>	<u>12 Months</u>	<u>10 Months</u>
<b>URC:</b>			
\$0 Deductible	\$4,345		\$4,825
\$2k Deductible		\$2,905	\$3,195

For domestic policies in: AL, AZ, CT, DE, FL, IN, MA, ME, MI, MO, PA, RI, TX, VA AND WI

# 2024-2025

# Enrollment and Invoicing Methods

## Traditional List Management

- School collects info/premium from family
- School submits info through SIMPLE
- School bills family
- CAA bills school
- School receives ID card and EOBs

## School Landing Page (SLP)

- CAA creates SLP for school, tailored to meet their needs
- School provides link to family; they enroll online and pay with credit card
- Link can be embedded into Electronic Medical Records software
- School can also add students through SIMPLE, if needed, and pay invoice
- School receives ID card and EOBs
- 24% of schools utilize this method
- Allows easy access for parents/students to set up Member Portal for documents and claims submission

# 2024-2025 Accident Only Policies

2024-2025  
Information

Why have Accident  
Insurance?

## Eliminates Out-of-Pocket Exposure

- ❖ Prevents minor injuries from becoming major liabilities
- ❖ Assists with cost-sharing under primary insurance

## Creates “Peace of Mind”

- ❖ Knowing any coverage gaps are filled
- ❖ No concerns for worse-case scenarios

# 2024-2025

## Dental Option - Renaissance

### NEW! Dental Option

- ❖ 100% Coverage In-Network, \$0 Deductible
- ❖ 60% Coverage Out-of-Network, \$50 Deductible
- ❖ \$1,000 maximum Benefit
- ❖ Cost: \$140

### Coverage Includes:

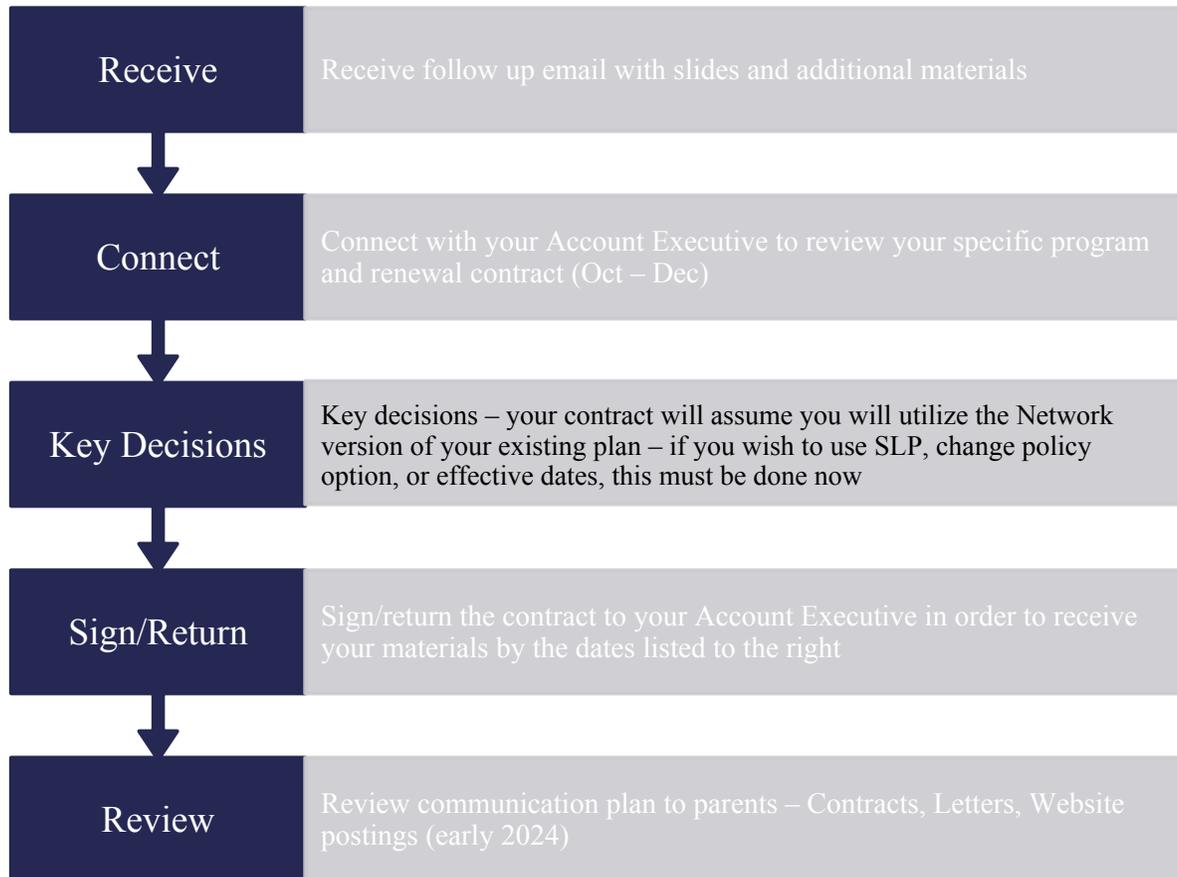
#### Diagnostic & Preventive Services

- Diagnostic and Preventive Services — includes exams, cleanings, fluoride, and space maintainers
- Brush Biopsy — to detect oral cancer
- Radiographs — X-rays
- Sealants — to prevent decay of permanent teeth

#### Basic Services

- Emergency Palliative Treatment — to temporarily relieve pain
- Other Basic Services — misc. services
- Periodontic Services — to treat gum disease
- Minor Restorative Services — fillings
- Endodontic Services — root canals
- Oral Surgery Services — extractions and dental surgery

# 2024-2025 Next Steps



Signed Contract	Materials Available
12/1/2023	12/15/2023
2/1/2024	2/15/2024
3/1/2024	3/15/2024
4/1/2024	4/15/2024

# 2024-2025 Renewal Contracts

## NEW! E-Signature Option

- ❖ No need to Print and Scan your SRC
- ❖ E-Signature is FAST and EASY!
- ❖ Adobe Acrobat Sign is web-based
- ❖ No need to download a program
- ❖ Just click the link in the email from your Account Executive



## Adobe Acrobat Sign

A screenshot of the Adobe Acrobat Sign web interface. The interface shows a signature field with the name 'John Doe' written in cursive. To the left of the signature field is a red 'Sign' button. Below the signature field are 'Close' and 'Apply' buttons. The background shows a contract document with a highlighted section of text: 'By signing below, you are acknowledging that the above policy option, dates of coverage, and rates are accurate. Upon receipt of this contract your brochure and plan summary will be executed, and your policy will be established in our system. Therefore, all decisions are final, and no changes will be permitted.' Below this is a section for the sponsoring organization with fields for 'SIGNATURE OF AUTHORIZED PERSON:', 'NAME / TITLE (Print):', and 'DATE:'. A 'Next' button is visible on the left side of the interface.

2024-2025

# Don't Forget Your CAA Toolkit Flyers!



Tips for Success!

## STUDENT HEALTH INSURANCE TOOL KIT ✓

- ✓ Enrollment Guidelines
  - Submit modifications no later than two weeks prior to your 10-month end date
- ✓ Invoicing Guidelines
- ✓ ID Card Guidance
- ✓ Best Claims Practices
- ✓ Mental Health Care Guidance
- ✓ Pharmacy Information