



# EMPLOYEE MEETING

*2021 Plan Year*



# WELCOME TO ADVANTAGE

For more than 40 years, Advantage Health Plans has been the self-funded health plan of choice for community bankers. Advantage now serves bankers in Oklahoma, Texas and New Mexico.



# BUILT BY BANKERS, FOR BANKERS

*Advantage isn't an insurance company.*

It's a multi - employer welfare arrangement (MEWA).

That's where employers in the same industry join together to pool resources, assume risk and provide benefits for their employees.



**IBAT  
Endorsed  
Provider**





# IT'S ALWAYS YOUR MONEY

As a member-owner of Advantage, your monthly contributions don't vanish into the pockets of a third party.

Your money stays protected in the trust until you need it – for routine checkups, prescriptions, and medical procedures.

Employers contribute to Advantage on a monthly basis. The amount of the contribution is based on risk category that is assigned to that employer for the year. This amount can be higher or lower depending on the expected claims for that employer.

**Simply put – you own the plan.**

**And every dollar saved helps to lower costs.**



# STRENGTH IN NUMBERS

Advantage is made up of **hundreds of member banks** across Oklahoma, Texas and New Mexico.

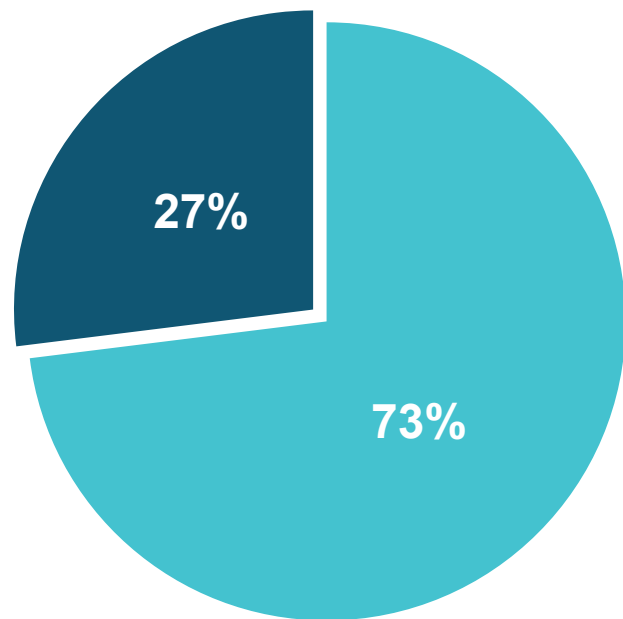
That's **thousands of participating members** flexing their healthcare purchasing power.



# 2021 RISK CATEGORY ADJUSTMENTS

## Renewal Adjustment Metrics

■ Trust Level   ■ Higher than Trust Level







# BENEFITS

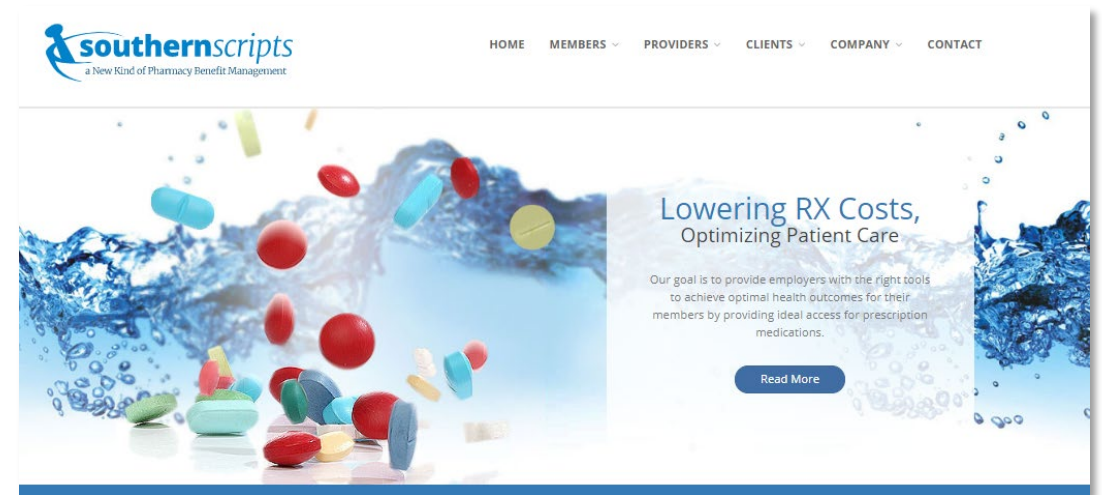


**ADVANTAGE**  
HEALTH PLANS TRUST

# NEW PHARMACY BENEFIT MANAGER

*Southern Scripts*

- True Full Pass - Through PBM
- Focused on Client - specific Pharmacy Strategy
- Complete Client Control, Customization, & Flexibility
- Focused on Customer Service & Member Experience





# SAVE WITH SCRIPTA

## Don't forget Scripta Insights!

- Scripta helps you save money on prescriptions.
- Provides personalized Savings Reports and recommendations to help you save money.
- Access Scripta by logging in to the Member Portal.



**SCRIPTA™ INSIGHTS**

FIRST: \_\_\_\_\_ LAST: \_\_\_\_\_  
 DOB: \_\_\_\_\_ DATE REPORT GENERATED: \_\_\_\_\_

**YOU COULD SAVE \$2,344 ANNUALLY**

**YOUR PERSONALIZED SAVINGS REPORT**  
 Take this report to your doctor to discuss your potential money-saving alternatives.

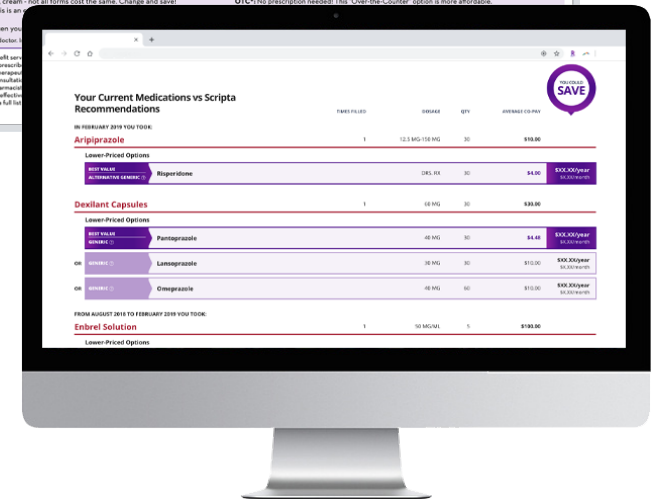
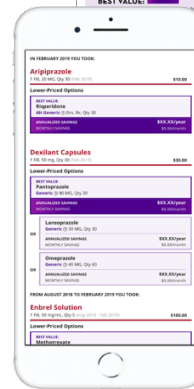
Your report is also available online! Login at [Website is placed here]

Your Current Medications	TIMES FILLED	DOSAGE	FILL QTY	AVG COPY	Lower-Priced Options	DOSAGE	FILL QTY	AVG COPY	YOU COULD SAVE
Minivelle MAY 8, 2018 - MAR 8, 2018	1	0.0375MG/24H	8	\$137.88	<b>BEST VALUE, GENERIC</b> Estroliol 0.5 MG 8	0.5 MG	8	\$4.00	<b>\$1,606.56/year</b> (\$13.88/month)
Restasis JAN 4, 2019 - JAN 4, 2019	1	0.05%	6	\$30.00	<b>BEST VALUE, OTC</b> Refresh Tears 0.50% 4	0.50%	4	\$9.90	<b>\$241.20/year</b> (\$20.10/month)
					OR <b>OTC</b> Systane		6	\$13.92	<b>\$192.96/year</b> (\$16.08/month)
Dymista FEB 8, 2019 - FEB 8, 2019	1	7.5 MG/44 MG	23	\$55.00	<b>BEST VALUE, SUBSTITUTE</b> Fluticasone + Azelastine 50 MCG + 1%	50 MCG + 1%	23	\$24.12	<b>\$370.56/year</b> (\$32.55/month)
Humulin R Kwikpen FEB 1, 2019 - FEB 1, 2019	1	500 UNITS/ML	12	\$30.00	<b>BEST VALUE, ALTERNATE BRAND</b> Novolin R 100 UNITS/ML 12	100 UNITS/ML	12	\$19.55	<b>\$125.45/year</b> (\$10.45/month)

**YOUR KEY TO SAVINGS - USE THESE SIMPLE STRATEGIES TO SAVE BIG!**

**"\$4/\$9 PROGRAM":** This drug is only \$4 or \$9 at Publix, participating Good Neighbor & Shoprite pharmacies.  
**ALTERNATE BRAND:** Stick with a brand name, for least Another brand name is cheaper.  
**ALTERNATE FORM:** Pills, patch, liquid, cream, not all forms cost the same. Change and save!  
**BEST VALUE:** \_\_\_\_\_

**GENERIC:** Lose the brand name! Take this lower-priced generic.  
**MULTI-PILLS:** This lower-dosage option is a better value. Take more, to save more!  
**OTC:** No prescription needed! This "Over-the-Counter" option is more affordable.



# NEW PREMIER DRUG TIER

## Not just for OTC!

- Fish Oil
- Methotrexate
- Sulfasalazine
- Fluticasone / Salmeterol
- Oxybutynin Refresh Tears
- MiraLAX
- Systane
- Polyethylene glycol
- Ketotifen
- Xyzal

# PHARMACY NOTICE

*Costco & Walgreens are non-covered pharmacies.*

- Pricing is higher than other network pharmacies.
- Pricing for other pharmacies is better by carving out Walgreens & Costco

The Walgreens logo is written in a red, cursive script font.The Costco Wholesale logo features the word "COSTCO" in a large, bold, red sans-serif font. Below it, the word "WHOLESALE" is written in a smaller, bold, blue sans-serif font, with three horizontal blue lines above it.



# ANNUAL PLAN CHANGES – Effective 1/1/2021

## Minimum Value Plans

- Maximum out-of-pocket increases annually to match ACA maximum.
- \$8,550 Single | \$17,100 Family

## Qualified High Deductible Health Plan Change

- Historically, the IRS has increased the minimum deductible for HDHP plans annually.
- For 2021, the IRS has decided to not increase the minimum deductible amounts. The deductible for single or family coverage will remain the same for HDHP plans.

## Dependent Pregnancy - All Plans

- In compliance with the ACA, preventive services are covered. Delivery charges are non-covered.

## Skilled Nursing – All Plans

- Per the ACA, skilled nursing will be limited to 30 days annually with no lifetime maximum.

## ANNUAL PLAN CHANGES – Effective 1/1/2021

### Durable Medical Equipment Replacement – All Plans

- Current benefit - replacement of DME is non-covered.
- New benefit - replacement of worn or damaged equipment will be covered.
- Medical necessity review required. Subject to regular plan benefits.

### TMJ Coverage – All Plans

- Current benefit – claims with the diagnosis of TMJ are non-covered.
- New benefit - TMJ services will be covered under KPP *Free*<sup>TM</sup> only.

### Hearing Aids & Testing - All Plans

- Current benefit - Services related to the diagnosis of sensorineural hearing loss are non-covered.
- New benefit - Services related to the diagnosis of sensorineural hearing loss will be covered subject to regular plan benefits. Lifetime maximum of \$2,500 for each ear.

# ENHANCED BENEFITS

## 100% Benefits

- *KPP Free*<sup>TM</sup>
- LabCard & Direct Laboratory Agreements
- Premier Drug Tier
- Kempton Direct Access Providers

## Rewards

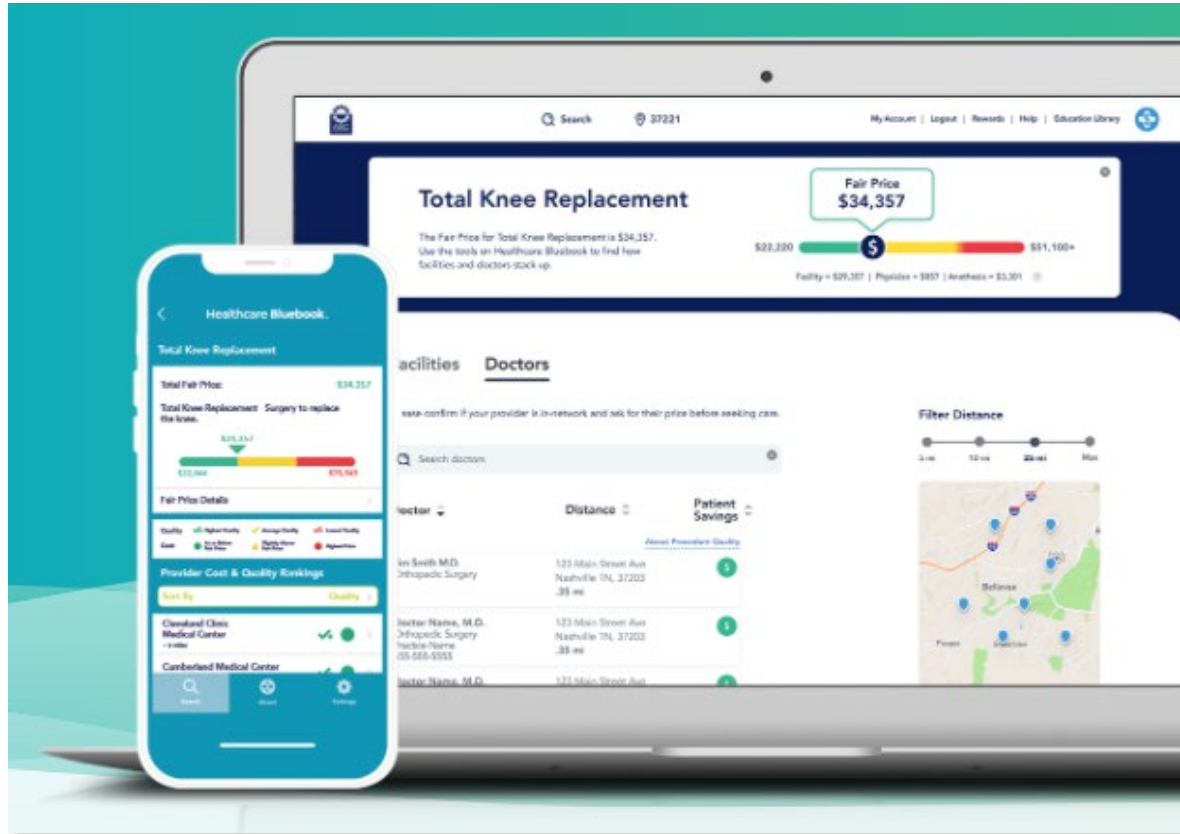
- Healthcare Bluebook with Rewards



# NEW GREEN REWARDS!

## Go Green to Get Green Rewards!

- Have a procedure on the list at a “green” provider
- Receive a reward!
  - Rewards are processed and mailed during the quarter following the submission of the claim by the provider.



Healthcare Bluebook<sup>™</sup>

# PPO PLAN ID CARD

 **ADVANTAGE**  
HEALTH PLANS TRUST

(800) 324-9396 [AdvantageHealthPlans.com](http://AdvantageHealthPlans.com)

Employee Information	Medical Plan
<p><b>First National Bank</b></p> <p>Member: JOHN SAMPLE Member ID: SMPL0001 Group #: KLUG50</p> <p>All non-network claims paid at the Maximum Allowable Charge, generally a certain percentage above the Medicare rate. See the applicable Plan Document for details.</p>	<p> <b>First Health Network</b> EDI # 73100</p> <p>OV Copay: \$35</p> <p> <b>southernscripts</b> <small>A new kind of PBM<sup>®</sup></small> <small>PHARMACY BENEFIT MANAGEMENT</small></p> <p>RxBin: 015433 RxPCN: SSN RxGroup: AHP100</p> <p><a href="http://www.southernscripts.net">www.southernscripts.net</a> (800) 710-9341</p>


**THIS CARD IS NOT A GUARANTEE OF COVERAGE**



Preferred  
CommunityChoice PPO



# CHOICE PLAN ID CARD



**ADVANTAGE**  
HEALTH PLANS TRUST

(800) 324-9396 [AdvantageHealthPlans.com](http://AdvantageHealthPlans.com)

**Employee Information**

**First National Bank**


Member: JOHN SAMPLE  
Member ID: SMPL0001  
Group #: KLUG50

**Medical Plan**

This Plan accesses no network.

All claims paid at the Maximum Allowable Charge, generally a certain percentage above the Medicare rate. See the applicable Plan Document for details.

**Pharmacy Plan**

 *A new kind of PBM*  
**southernscripts**  
PHARMACY BENEFIT MANAGEMENT

RxBin: 015433  
RxPCN: SSN  
RxGroup: AHP100

[www.southernscripts.net](http://www.southernscripts.net)  
(800) 710-9341

**THIS CARD IS NOT A GUARANTEE OF COVERAGE**

Choice plans do not have a PPO network.



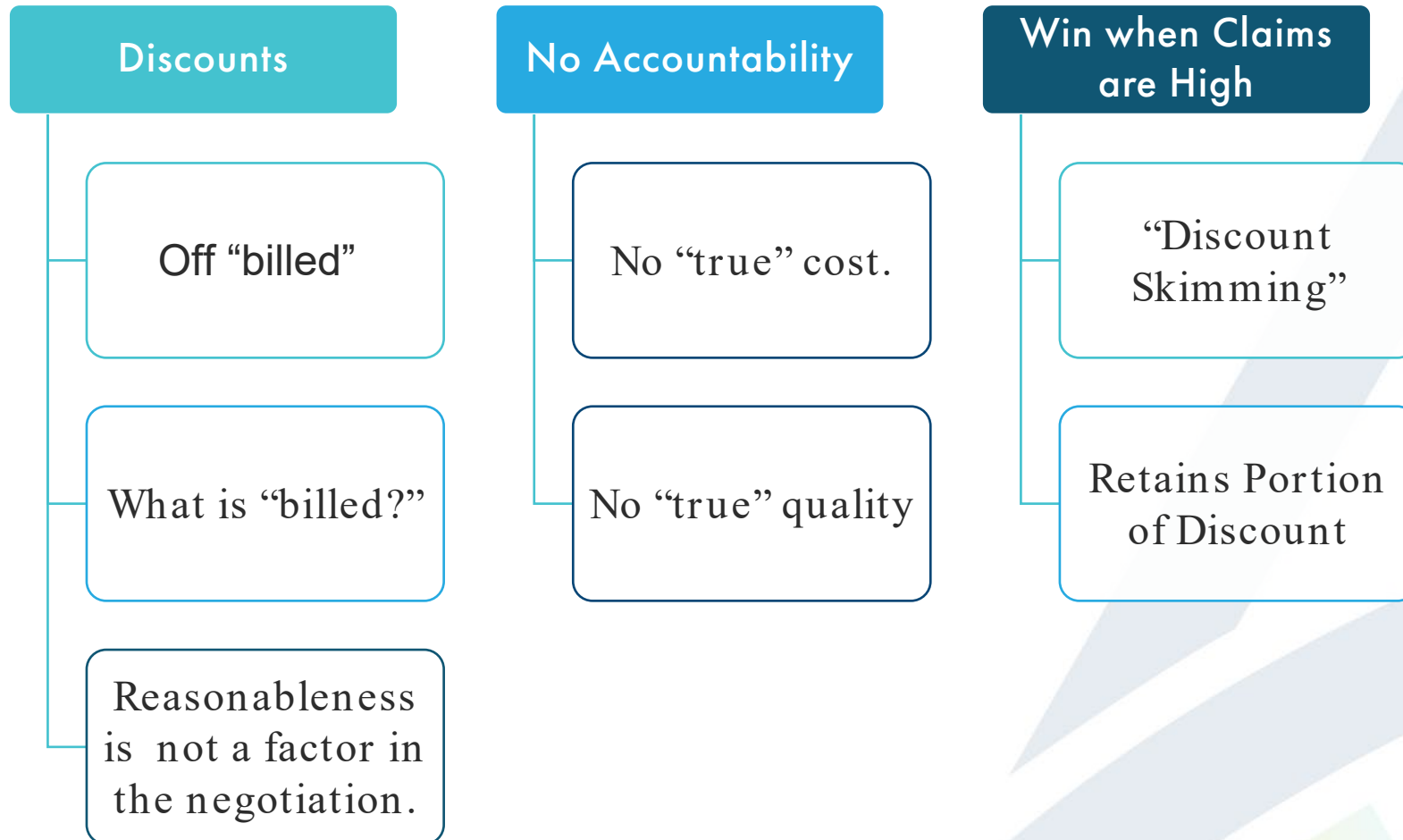


# PROTECTING THE PLAN



**ADVANTAGE**  
HEALTH PLANS TRUST

# THE NETWORK PROBLEM



# THE NETWORK PROBLEM

MARKET BASKET OF COMMON PROCEDURES	LOW PRICE	HIGH PRICE	VARIANCE
1 Colonoscopy (screening)	\$1,077	\$6,068	563%
2 Shoulder MRI (no contrast)	\$425	\$3,094	728%
3 Sleep Study	\$1,051	\$8,275	787%
4 Chest CT (no contrast)	\$208	\$2,333	1122%
5 Knee Arthroscopy	\$2,732	\$18,602	681%
6 Upper Gastrointestinal Endoscopy (no biopsy)	\$934	\$5,484	587%
7 Abdominal Ultrasound	\$97	\$606	625%
8 Cataract Surgery	\$2,066	\$17,647	854%
9 Heart Perfusion Imaging	\$816	\$8,631	1058%
10 Ear Tube Placement (Tympanostomy)	\$1,314	\$7,463	568%
<b>Average Market Variance</b>			<b>757%</b>
<b>EQUIVALENT VARIANCE IN A GALLON OF GAS</b>	<b>\$2.50</b>	<b>\$18.93</b>	<b>757%</b>



# THE NETWORK PROBLEM

COMMON INPATIENT PROCEDURES	IN-NETWORK LOW PRICE	IN-NETWORK HIGH PRICE	VARIANCE
1 Total Knee Replacement	\$14,034	\$34,521	743%
2 Cardiac Stent	\$13,803	\$42,023	818%
3 Gastric Bypass	\$12,325	\$31,345	521%
4 Cardiac Artery Bypass Grafting	\$27,498	\$82,559	734%
5 Total Mastectomy	\$9,962	\$31,790	563%
6 Appendectomy	\$7,614	\$24,625	660%
7 Spinal Fusion (Cervical)	\$17,848	\$46,014	770%
8 Prostate Removal (Surgical)	\$8,954	\$33,995	363%
9 Heart Perfusion Imaging	\$728	\$2,469	339%
10 Ear Tube Placement (Tympanostomy)	\$1,562	\$5,639	361%
<b>Average Market Variance</b>			<b>587%</b>
<b>EQUIVALENT VARIANCE IN A GALLON OF GAS</b>	<b>\$2.50</b>	<b>\$14.68</b>	<b>587%</b>

# THE NETWORK PROBLEM

MARKET BASKET OF COMMON PROCEDURES	LOW PRICE	HIGH PRICE	VARIANCE
1 Colonoscopy (screening)	\$1,078	\$5,302	492%
2 Shoulder MRI (no contrast)	\$320	\$3,155	986%
3 Sleep Study	\$567	\$6,098	1075%
4 Chest CT (no contrast)	\$211	\$2,611	1237%
5 Knee Arthroscopy	\$1,894	\$10,311	544%
6 Upper Gastrointestinal Endoscopy (no biopsy)	\$937	\$4,757	508%
7 Abdominal Ultrasound	\$87	\$664	763%
8 Cataract Surgery	\$1,807	\$9,022	499%
9 Heart Perfusion Imaging	\$664	\$4,268	643%
10 Ear Tube Placement (Tympanostomy)	\$1,244	\$9,191	739%
<b>Average Market Variance</b>			<b>749%</b>
<b>EQUIVALENT VARIANCE IN A GALLON OF GAS</b>	<b>\$2.50</b>	<b>\$18.72</b>	<b>749%</b>

# THE NETWORK PROBLEM

MARKET BASKET OF COMMON PROCEDURES	LOW PRICE	HIGH PRICE	VARIANCE
1 Colonoscopy (screening)	\$674	\$4,888	725%
2 Shoulder MRI (no contrast)	\$326	\$2,444	750%
3 Sleep Study	\$520	\$4,320	831%
4 Chest CT (no contrast)	\$203	\$1,822	898%
5 Knee Arthroscopy	\$2,297	\$10,384	452%
6 Upper Gastrointestinal Endoscopy (no biopsy)	\$585	\$4,378	748%
7 Abdominal Ultrasound	\$81	\$686	847%
8 Cataract Surgery	\$1,765	\$7,465	423%
9 Heart Perfusion Imaging	\$595	\$4,827	811%
10 Ear Tube Placement (Tympanostomy)	\$1,287	\$3,809	296%
<b>Average Market Variance</b>			<b>678%</b>
<b>EQUIVALENT VARIANCE IN A GALLON OF GAS</b>	<b>\$2.50</b>	<b>\$16.95</b>	<b>678%</b>





# THE NETWORK PROBLEM

MARKET BASKET OF COMMON PROCEDURES	LOW PRICE	HIGH PRICE	VARIANCE
1 Colonoscopy (screening)	\$933	\$7,580	812%
2 Shoulder MRI (no contrast)	\$349	\$3,031	868%
3 Sleep Study	\$650	\$3,370	518%
4 Chest CT (no contrast)	\$140	\$1,483	1059%
5 Knee Arthroscopy	\$4,444	\$17,488	394%
6 Upper Gastrointestinal Endoscopy (no biopsy)	\$799	\$6,960	871%
7 Abdominal Ultrasound	\$95	\$949	999%
8 Cataract Surgery	\$2,448	\$7,211	295%
9 Heart Perfusion Imaging	\$1,063	\$3,284	309%
10 Ear Tube Placement (Tympanostomy)	\$2,248	\$8,734	389%
<b>Average Market Variance</b>			<b>651%</b>
<b>EQUIVALENT VARIANCE IN A GALLON OF GAS</b>	<b>\$2.50</b>	<b>\$16.29</b>	<b>651%</b>





## SELF-PAY NO INSURANCE

PAYING  
WITH CASH  
IS OFTEN A  
BETTER DEAL

<b>PAOLI HOSPITAL</b> 255 WEST LANCASTER AVENUE PAOLI, PA 13901		Pay online: <a href="http://mainlinehealth.org">mainlinehealth.org</a>	
<input type="checkbox"/> Please check box is address is incorrect or insurance information has changed, and indicate change(s) on reverse side.		MASTERCARD <input type="checkbox"/>  VISA <input type="checkbox"/>  DISCOVER <input type="checkbox"/>	
		CARD NUMBER	CVV CODE
		SIGNATURE	
		CARDHOLDERNAME (PLEASE PRINT)	
		ADMISSION DATE 07-02-16	DISCHARGE DATE
PATIENT NAME	ACCOUNT NUMBER 31264	<b>AMOUNT DUE</b> \$1,000.00	PAYMENT DUE UPON RECEIPT

## DISCOUNTED AETNA MEMBER COST

<b>PAOLI HOSPITAL</b> 255 WEST LANCASTER AVENUE PAOLI, PA 13901		Pay online: <a href="http://mainlinehealth.org">mainlinehealth.org</a>	
<input type="checkbox"/> Please check box is address is incorrect or insurance information has changed, and indicate change(s) on reverse side.		MASTERCARD <input type="checkbox"/>  VISA <input type="checkbox"/>  DISCOVER <input type="checkbox"/>	
		CARD NUMBER	CVV CODE
		SIGNATURE	
		CARDHOLDERNAME (PLEASE PRINT)	
		ADMISSION DATE 07-02-16	DISCHARGE DATE
PATIENT NAME	ACCOUNT NUMBER 31264	<b>AMOUNT DUE</b> \$1,752.80	PAYMENT DUE UPON RECEIPT

# ENHANCED BENEFITS

KPP Free™



Kempton Direct Access Providers



Healthcare Bluebook



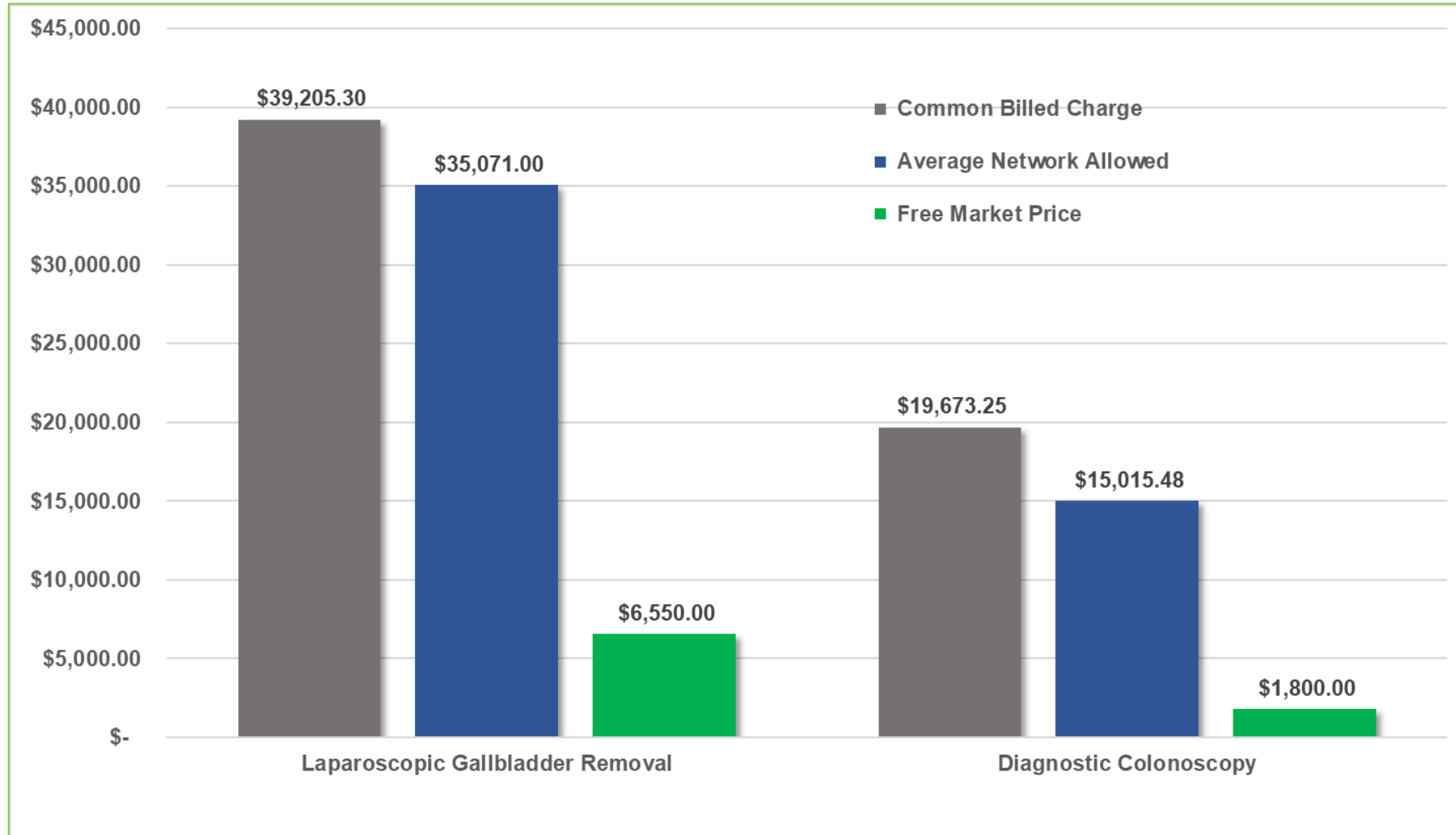
Laboratory Services



Premier Drug Tier

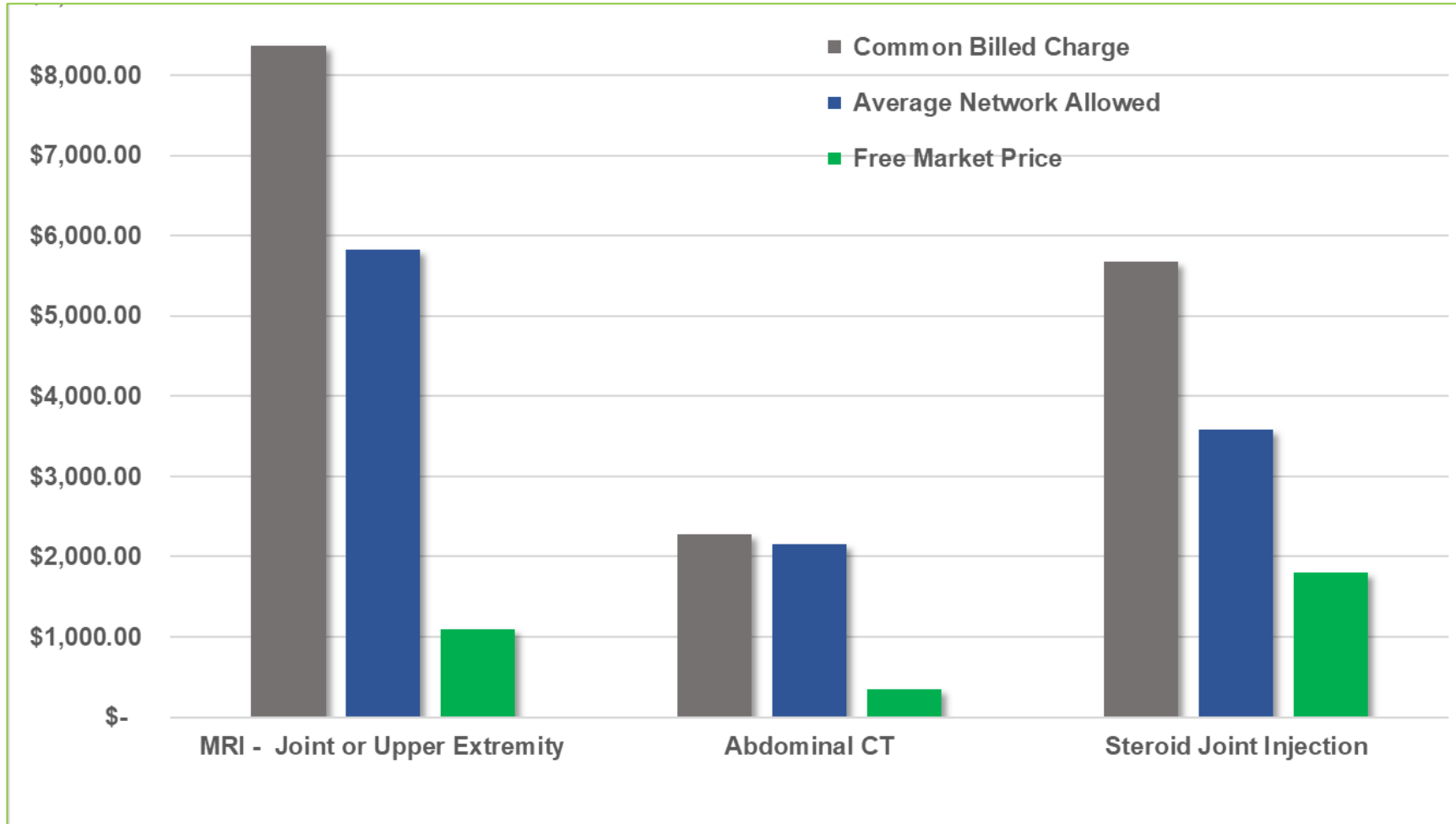


# NETWORK ALLOWABLE VS. KPP *FREE*<sup>TM</sup>

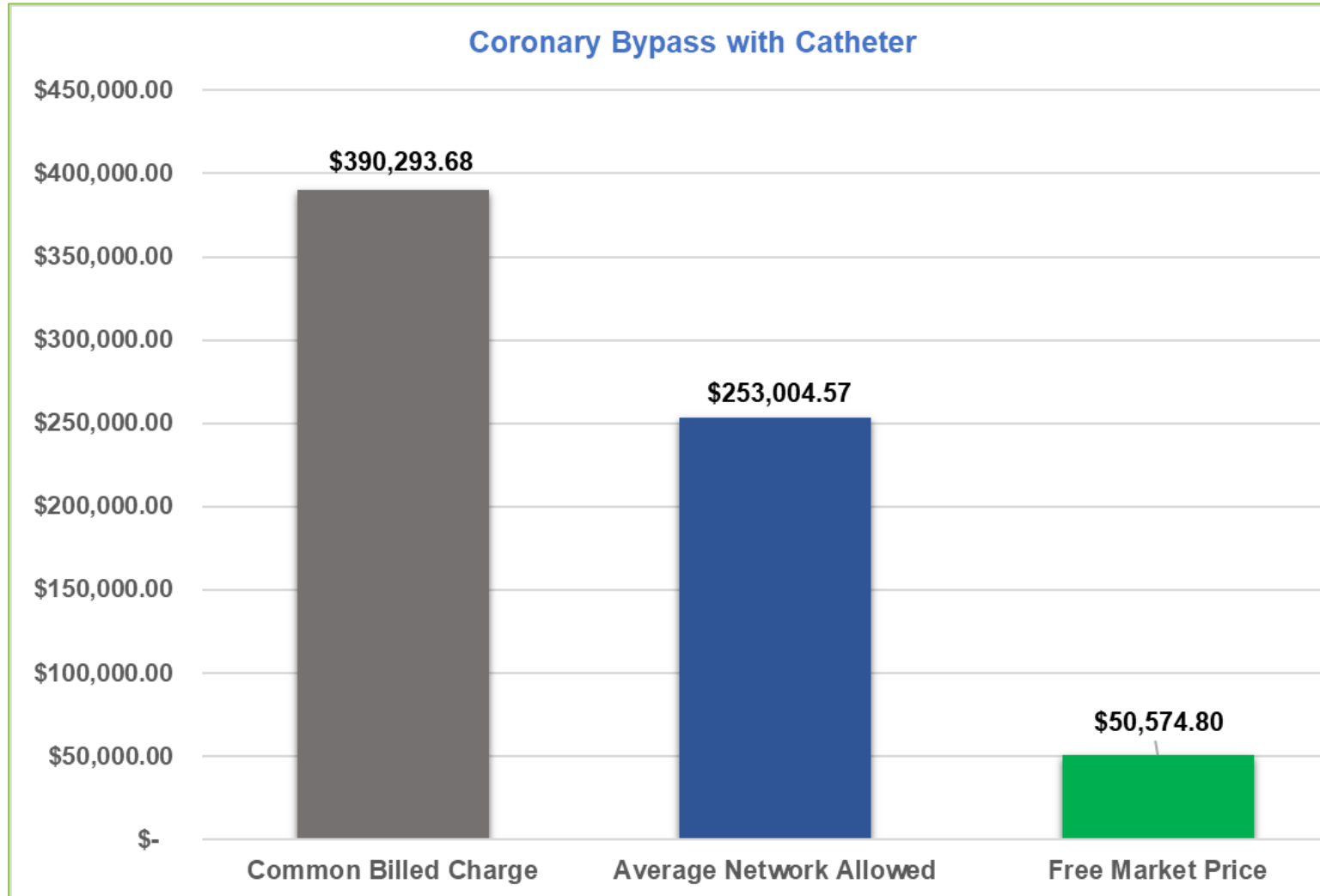




# NETWORK ALLOWABLE VS. KPP *FREE*<sup>TM</sup>






# NETWORK ALLOWABLE VS. KPP *FREE*<sup>TM</sup>



# BUNDLING PRICES = HIGHER QUALITY

Quality Indicator	PPO Networks / Insurance Carriers	Free Market Provider with Bundled Pricing	Why it's important...
Specialization: Board Certification	✓	✓	Educational standard.
Credentialing Verified	✓	✓	Verification of licensing, work history, education, regulatory compliance, and malpractice history.
Exercises High Level of Discretion when Selecting Surgical Partners	⊘	✓	Based on reputation, personal relationships, and surgical observation. Every surgical partner is personally vetted.
Increased Revenue if Outcome is Poor <i>(Quality not an incentive)</i>	✓	⊘	Quality and outcomes are <b>not</b> an incentive within the status quo. The more services required, the higher the billed charge.
Revenue in Jeopardy if Outcome is Poor <i>(Quality IS an incentive)</i>	⊘	✓	Quality and outcomes <b>are</b> an incentive. Revenue is maximized when the outcome is good, and episode of care is efficient.

# BUNDLED PRICING

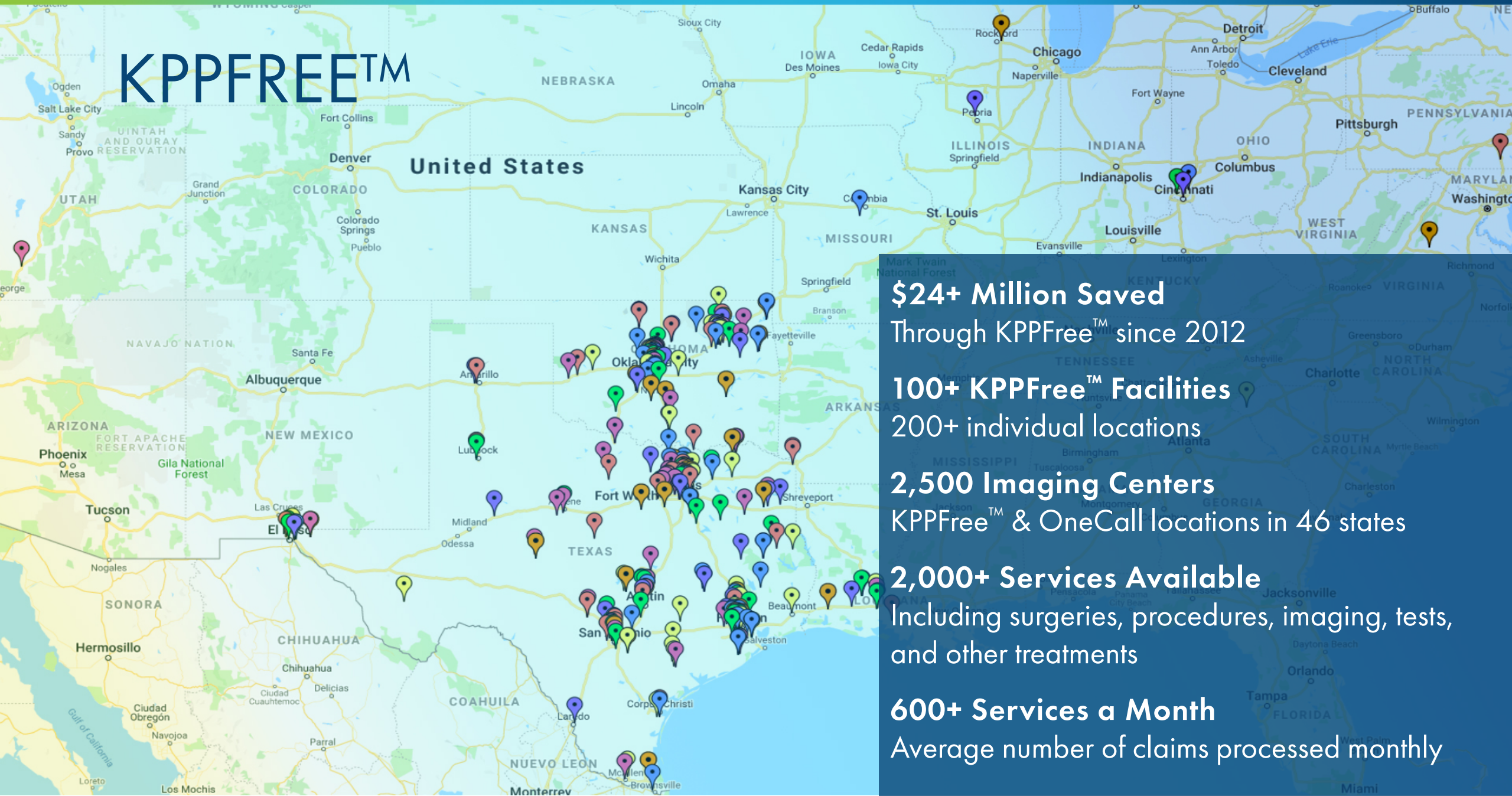
	Patient Cost - \$4,059.33	Patient Cost - \$0
		
<b>Major Joint Replacement - Knee</b>	<b>Traditional Payment Model*</b>	<b>Bundled Payment Model</b>
Consultation fee	not included	\$200
Facility	\$74,379.63	included
Surgeon	\$1,312.80	included
Anesthesia	\$2,553.13	included
Implant	\$89,077.88	included
Inpatient Physician	\$384.04	included
Physical Therapy (12 visits)	not included	\$1,020
Complications	not included	included**
Revisions	not included	included**
<b>Employer Cost</b>	<b>\$167,9460.28 +</b>	<b>\$20,920.00</b>
<b>Total Cost</b>	<b>\$172,005.61 +</b>	<b>\$20,920.00</b>

\*\*Average PPO allowed amount.

\*\*Foreseeable complications are included in the bundled price. Many providers offer a warranty on bundled procedures.



KPPFREE™



**\$24+ Million Saved**  
Through KPPFree™ since 2012

**100+ KPPFree™ Facilities**  
200+ individual locations


**2,500 Imaging Centers**  
KPPFree™ & OneCall locations in 46 states

**2,000+ Services Available**  
Including surgeries, procedures, imaging, tests,  
and other treatments

**600+ Services a Month**  
Average number of claims processed monthly

# CASH PRICE AGREEMENTS

- Any provider can match the KPP *Free* price.
- Members negotiate with their current provider to get a better deal, and 100% coverage, while staying with their current provider.
- If you want a Cash Price Agreement, just call us!



**KPP Free**  
KEMPTON PREMIER PROVIDERS

**Cash Price Agreement**  
Agreement Date: 09/13/2019

**Participant Name:** Jane Doe  
**Date of Birth:** 01/01/1985

**Participant ID Number:** AHP1001234  
**Anticipated Date of Service:** 03/01/2020

**Employer Benefit Plan Name (PLAN):** First National Bank  
**Provider Name (PROVIDER):** ASC Surgery Center

This Agreement is made and entered into as of the date indicated above, by and between the above-mentioned PLAN and the above-mentioned PROVIDER. The above referenced patient is a participant in an employee benefit Plan that is self-funded and has an enhanced benefit when they utilize a provider who offers transparent, bundled, up-front, cash pricing. Claims incurred under this benefit are paid from an invoice at 100%, within 5-7 business days. The patient has \$0 out-of-pocket costs. The bundled cash prices listed below include consultation, pre-op, post-op, surgeon(s), facility, anesthesia, implants, pathology, and follow up. PROVIDER agrees to liability of making payments to the above-mentioned bundled parts.

PROVIDER agrees to match, or approximate, the quoted bundled cash price offered by competing medical providers in exchange for quick payment and the elimination of all patient responsibility for the procedure.

Procedure Details:

CPT  Arthroscopy, knee, diagnostic, with or without synovial biopsy

---

<u>Competing Bundled Offers:</u>		<u>PROVIDER's Bundled Offer:</u>	
Provider Name	Bundled Cash Offer	Provider Name	Your Bundled Cash Offer
Surgery Center of Oklahoma	\$ 3,740.00	ASC Surgery Center	\$

PROVIDER agrees to accept the bundled cash payment outlined above (single check) as total payment for services with no balance billing to the patient. The Plan agrees to pay PROVIDER's bundled cash price at 100%. PROVIDER will not require any payment from patient. The single invoice for the procedure above should reflect the agreed upon amount and be emailed to kpp@kemptongroup.com.

\*\*If PROVIDER chooses not to match the price of one of the above listed providers, and the patient decides to have their procedure performed by PROVIDER, the patient's regular Plan benefits will apply, i.e. deductible, coinsurance, surgery copay, if applicable.

ASC Surgery Center

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Title \_\_\_\_\_

Tax-ID Number \_\_\_\_\_

First National Bank

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Title \_\_\_\_\_

Provider Billing Contact Name and Phone \_\_\_\_\_

\*Pre-certification may be required.  
\*For questions, please contact The Kempton Company - Phone: 1-800-324-9396, Email: kpp@kemptongroup.com

Third Party Administration services provided by: The Kempton Group Administrators, Inc.  
13431 Broadway Extension • Suite 130 • Oklahoma City • OK 73114 • 1-800-324-9396 • kppfree.com

# KPPFREE™ - EASY AS 1-2-FREE!



Patient calls the Kempton Care Advocates.



Patient Shows KPP *Free* voucher at appointment.

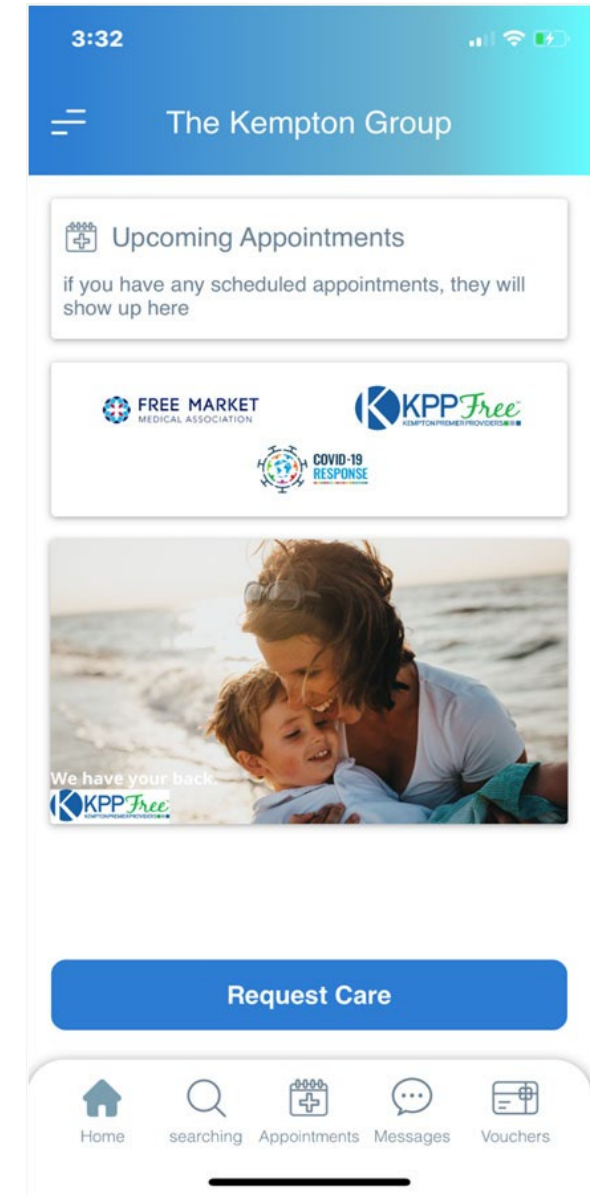


Procedure or service is covered at 100%!

# KPPFREE™ AT YOUR FINGERTIPS!

- View upcoming KPPFree™ appointments.
- Receive KPPFree™ Vouchers.
- Search KPPFree™ providers and procedures.
- Request assistance for an upcoming procedure

Search “Coral Healthcare”  
in the App Store!





# OTHER ENHANCED BENEFITS

## Laboratory Services

- LabCard | Quest | DLO | Direct Agreements
- AHPT contracts directly with certain outpatient laboratories.
- Bloodwork performed with one of these laboratories is covered at 100%.

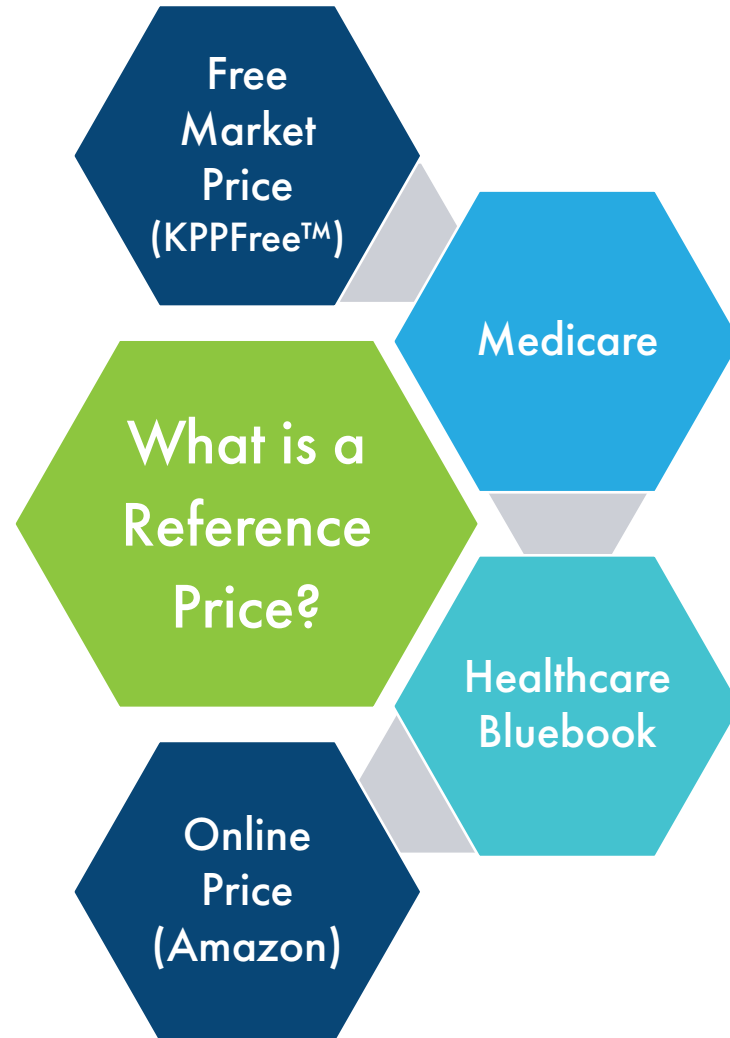
## Premier Drug Tier

- Some medications, including some Over the Counter (OTC) Medications, are covered at 100% at no cost to you.

## Kempton Direct Access Providers

- Primary care, preventive care, and urgent care covered at 100% by enrolling with a participating Direct Primary Care physician.

# REFERENCE BASED PRICING



*AHPT uses multiple sources to determine a fair and reasonable reimbursement for medical services - a reference price.*

# REFERENCE BASED PRICING EXAMPLES

## Out-of-Network (Medicare Plus)

**PHYSICIAN**  
The provider's  
Medicare Rate  
+ 30%

**FACILITY**  
The provider's  
Medicare Rate  
+ 60%

**EMERGENCY**  
The provider's  
Medicare Rate  
+ 100%

## Implantable Medical Devices

Invoice cost  
+ 100%

If invoice is not  
provided,  
Administrator  
may use an  
alternate  
Reference

## Intraoperative Nerve Monitoring

Limited to  
\$4,000

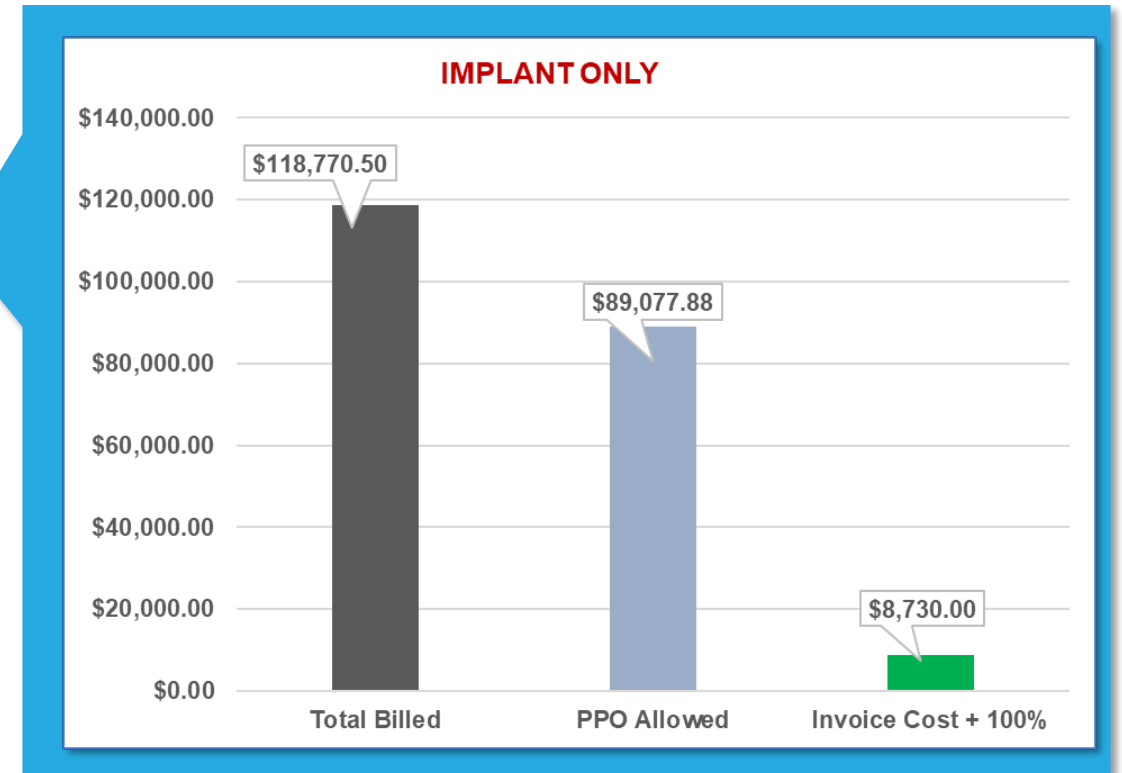
## Air Ambulance (Medicare Plus)

The provider's  
Medicare  
Rate  
+ 20%

## Dialysis

The provider's  
Medicare  
Rate  
+ 140%

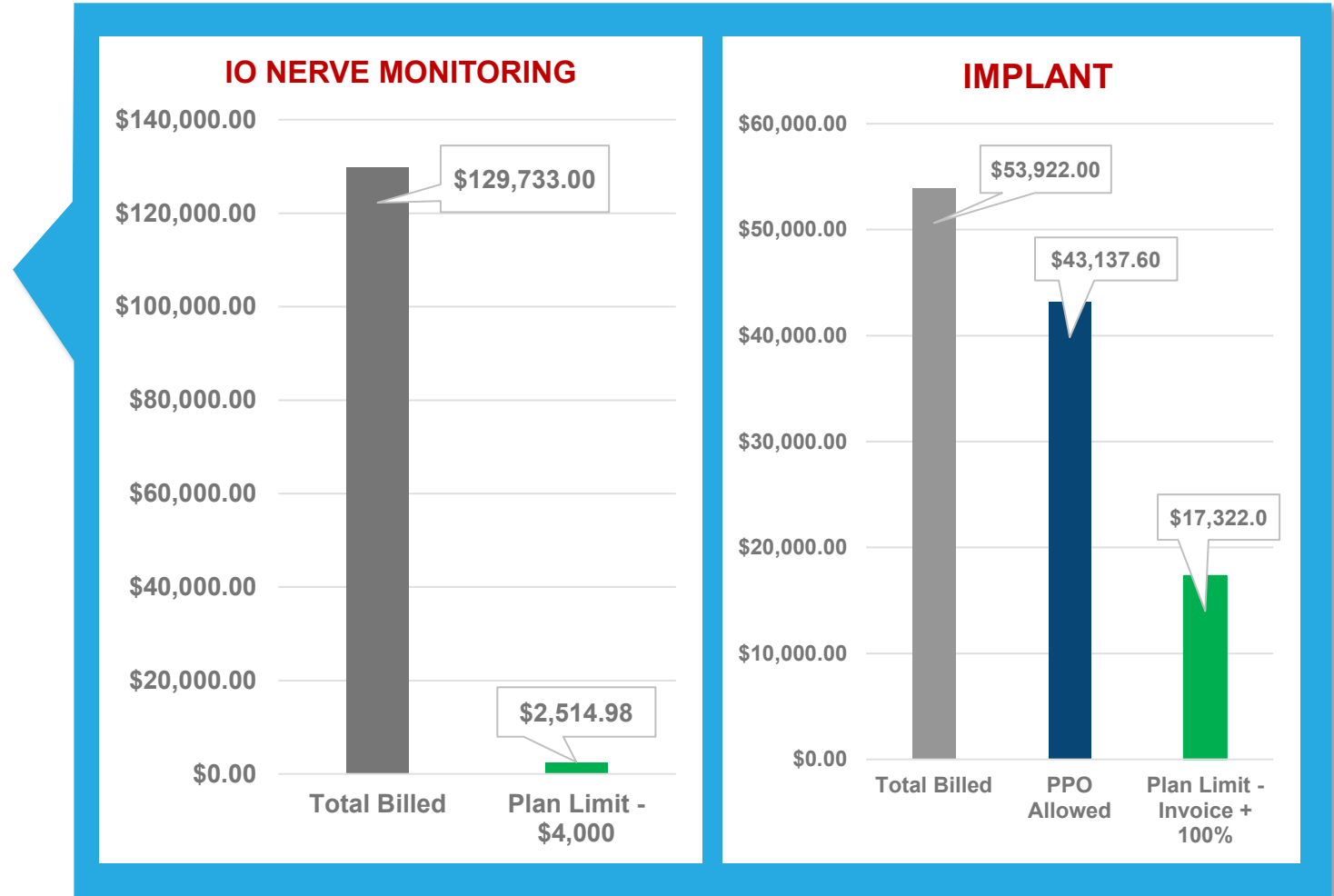
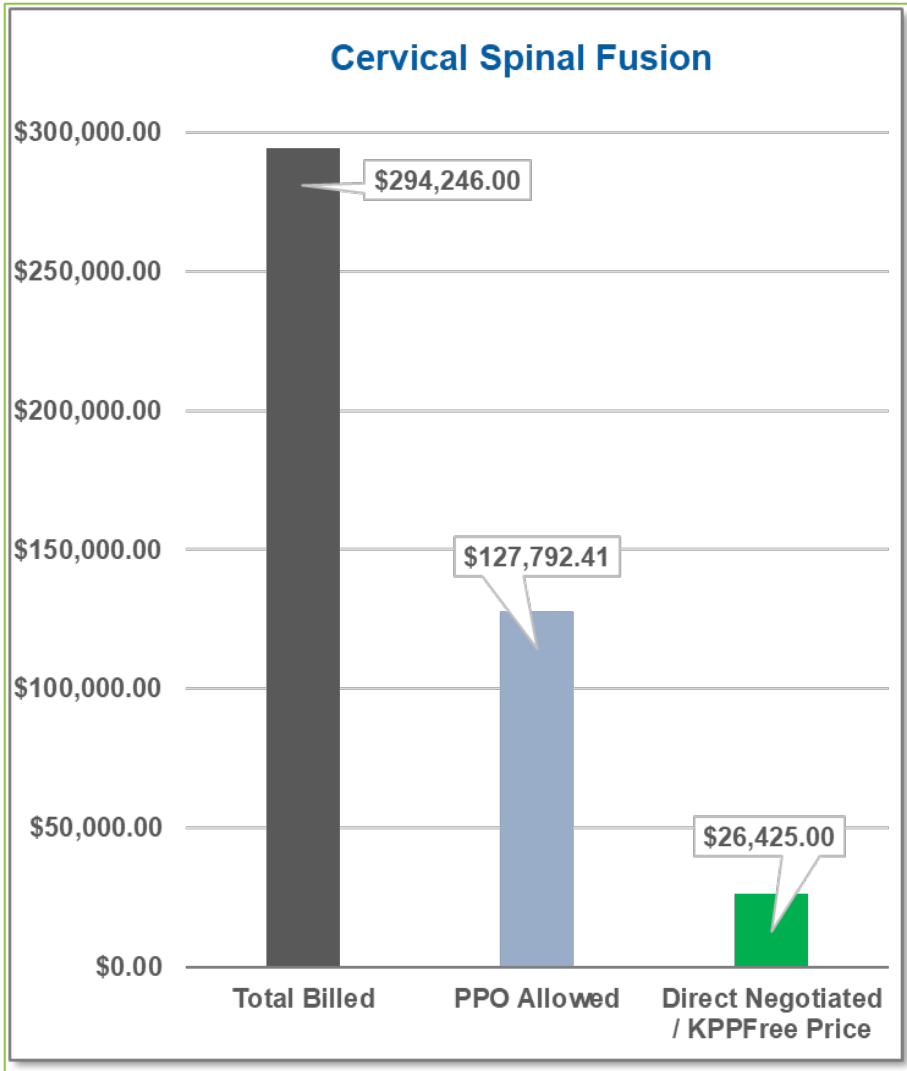
# NETWORK ALLOWABLE VS. KPP *FREE*<sup>TM</sup>



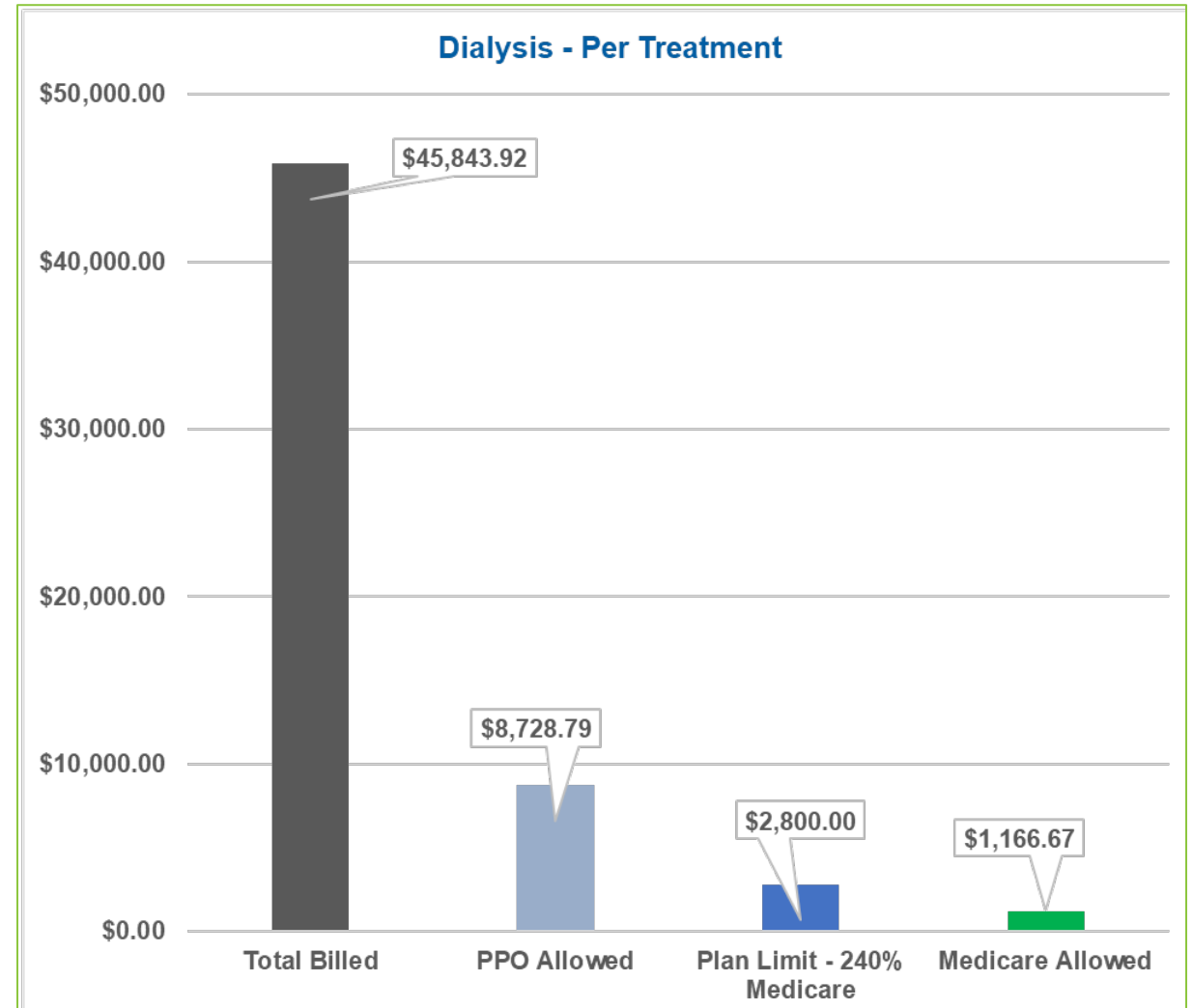
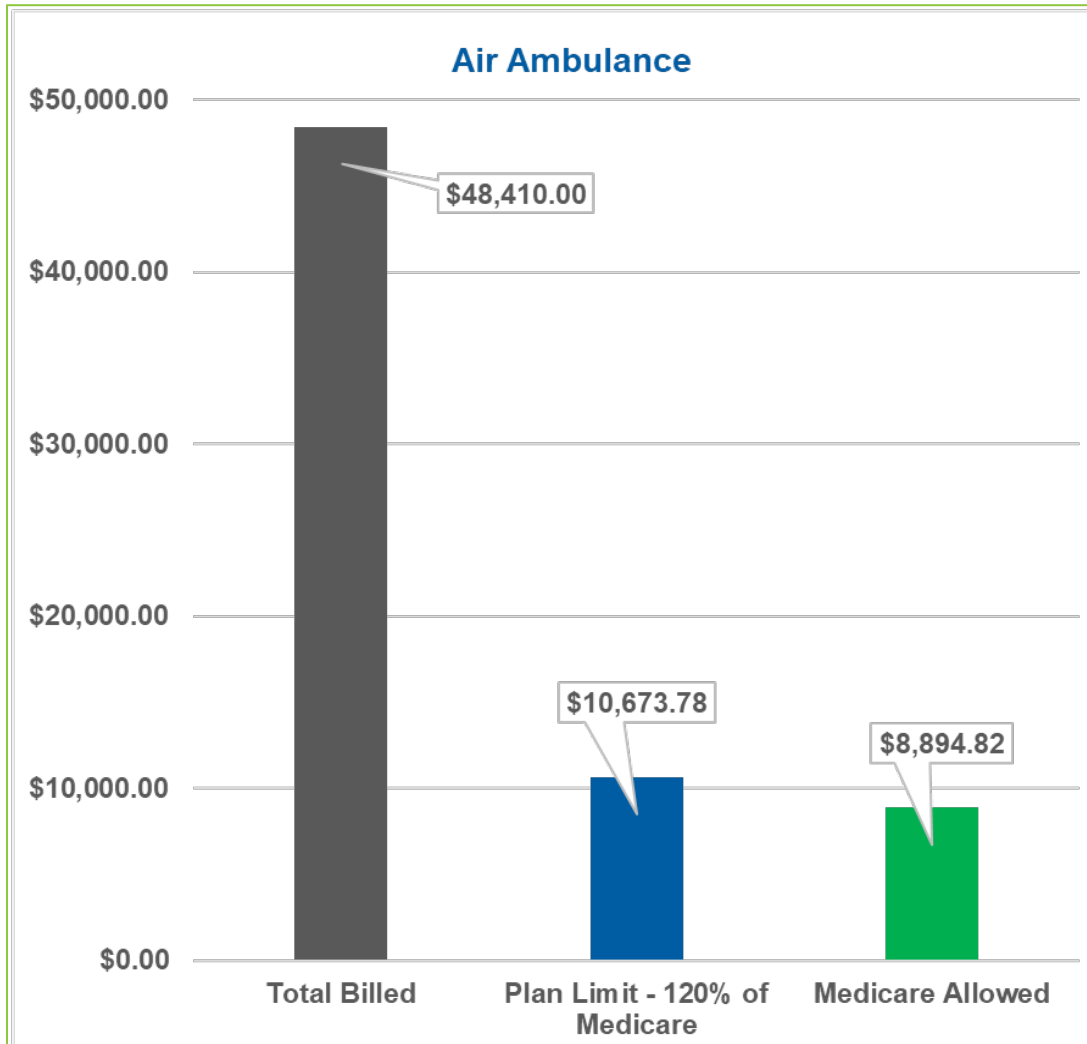
PPO allowed amount was 970% more than what the facility actually paid for the implant.



# NETWORK ALLOWABLE VS. KPP *FREE*<sup>TM</sup>



# NETWORK ALLOWABLE VS. MEDICARE PLUS



# TALKING TO YOUR PHYSICIAN ABOUT COST



How much will this treatment cost? I would like to know what the total cost will be, not just my out-of-pocket cost?



My health plan is self-funded. I want to keep cost in mind when I am making this decision.



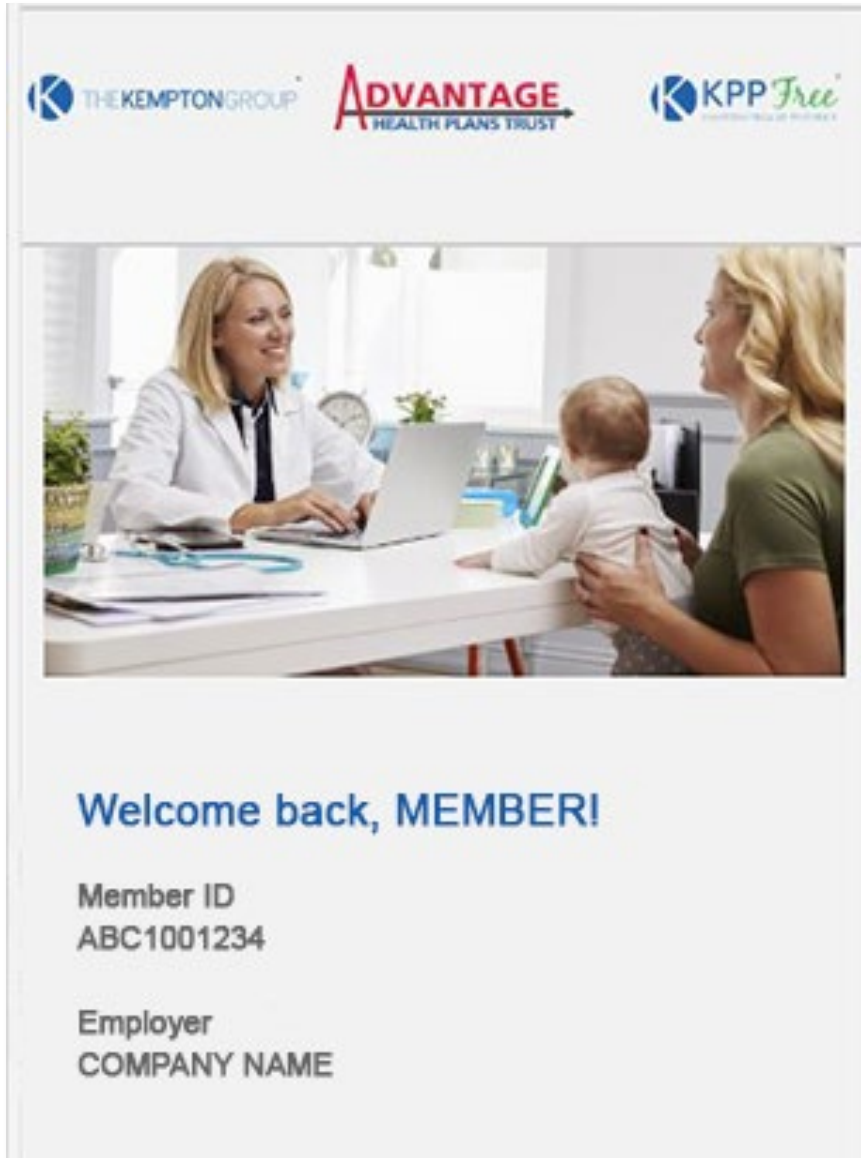
What do you charge? I have a better benefit if the cost is reasonable.



Would you be willing to match the bundled price that is available to me through my plan?  
I would save significant money on my out-of-pocket cost.




My health plan reimburses a percentage above your Medicare rate for this service. Are you willing to accept this reimbursement without balance billing? If not, how much would you accept?



THE KEMPTON GROUP

ADVANTAGE  
HEALTH PLANS TRUST

KPP Free



Welcome back, MEMBER!

Member ID  
ABC1001234

Employer  
COMPANY NAME

# MEMBER PORTAL

- View detailed claim information and out-of-pocket details.
- View and download benefit information, SBCs, Plan document, flyers and forms.
- Request and ID and print a temporary ID card.
- Get answers through the Knowledge Center or send your question to the Kempton Care Advocate.
- Mobile app for iPhone and Android available!

# QUESTIONS



**(800) 324-9396**



**AdvantageHealthPlans.com**

