



# Achieve More with Paradigm Health Plans® Minimal Essential Coverage health plans!

**Are your clients concerned with paying tax penalties under PPACA for not offering coverage to employees?**

**Are they considering dropping coverage entirely and paying the PPACA penalties?**

Paradigm Health Plans Achieve More plans can prevent Employers from being taxed the “Sledgehammer penalty” of \$2,160 per full-time employee. Employers employing 50 or more employees will be exposed to the penalty in 2016. All employees can prevent being taxed the greater of \$695 penalty per adult plus \$347.50 per child or 2.5% of adjusted household income by purchasing an Achieve More plan—a Qualified Health Plan. Employers can charge employees any reasonable amount for Achieve More Plans.

## For more information:

 Call us at **888.303.0034**

 Email us at **[sales@paradigmhealthplans.org](mailto:sales@paradigmhealthplans.org)**

 Submit an RFP request to **[rfp@paradigmhealthplans.org](mailto:rfp@paradigmhealthplans.org)**

## Achieve More for Your Clients with:

### Flexible Plan Coverage and Pricing

- 70% or 100% coverage based on the plan you select
- Add-on Hospital riders per family available for an additional \$5, 10, 15, 20, and 50K towards hospitalization coverage for urgent, planned and elective admissions
- \$25 co-payment on professional services
- Pricing adjusted based on the group demographics, census and total enrollment

### Tier 1 Network Provider Network

- Achieve More Plan Members have access to the PHCS network which includes thousands of high-quality national provider access points and out-patient ancillary locations

### Coverage where it's needed

- All 63 CMS preventative services covered at 100%
- Select Achieve plans have unlimited sick and well visits
- Durable Medical Equipment Coverage- \$1,000 maximum with prior approval
- Pharmacy Benefits for retail and mail-order drugs

### Member 360 Program:

- Unparalleled cost containment of Member after out-of-pocket expenses through reduction or elimination of out-of-pocket costs
- Guide members and help select in-network providers that match clinical needs
- Provides transparency in network quality and cost options

