

Are your health insurance costs out of control?

Most telecommunications solution providers have one thing in common—spiraling employee healthcare costs. The need to provide competitive employee benefits continues to be a critical business issue. The IDEACOM Group Health Insurance Plan will help to control your health premiums over a long period of time. As the association grows, renewal rates will be significantly below industry averages. Employee retention and satisfaction are the primary goals of the IDEACOM Group Health Insurance Plan. It is unique in our industry.

How does it work?

In order to maintain a very low cost in the plan, we designed it a bit differently than traditional association plans. The IDEACOM Group Health Insurance Plan is unique because each member company is rated individually upon entry into the plan. When the company renews, they are grouped with the entire association in order to determine their renewal rates. The first year rates will be extremely competitive in most states. However, when renewal time comes, there is a great likelihood of significantly reduced monthly premiums going forward for each member. Membership is highly affordable.



What type of insurance is included in the plan?

There are several plans to choose from and all include major medical, coverage for doctor's office visits, maternity, and other benefits typically found in group medical plans. Plans are so flexible that small and large businesses alike will find attractive offerings for their valued employees.

How is the plan administered?

The agency handling the plan is Gibson and Associates of Columbia, South Carolina. Since 1980, Gibson & Associates, Inc. has been one of the most services oriented employee benefits consulting firms. They are specialists in association healthcare plans. The plan is administered by FISERV. Fiserv Inc. (NASDAQ:FISV), a Fortune 500 company, provides one of the nations' largest information management systems and services to the financial and health benefits industries.

What provider network is used for the IDEACOM Group Health Insurance Plan?

Our primary provider network is PHCS (www.phcs.com), a nationwide network. Other provider networks may be arranged, however.

How can I learn more?

Contact Ideacom at 1-866-IDEACOM (433-2266) or email director@ideacom.org and arrangements will be made to provide an exact quote for your company. Visit www.ideacom.org to learn more about IDEACOM.





FAQ: Ideacom Healthcare Plan

Who is Ideacom?

Ideacom is a new kind of high tech organization. Ideacom was founded in 1986 by a group of dedicated business leaders with individual companies, who realized the benefit of working together in an increasingly competitive marketplace. By uniting their purchasing power, these successful entrepreneurs created an organization whose members enjoy the benefits of being part of a more than \$300 million, national organization, while retaining complete control over their own business and its identity.

What is the basic premise of the Ideacom Healthcare Plan?

Many of our members and vendor partners, alarmed by the continued rising cost of healthcare insurance rates, have expressed the desire to band together and negotiate healthcare coverage for their employees with a single provider.

What is the advantage of an association healthcare plan like Ideacom is offering?

Association healthcare insurance received national attention a few years ago when the President mentioned them in a State of the Union Address. Since that time, Ideacom has pursued just such coverage. But issues existed in providing them on a national basis because of state-to-state insurance regulations slowed our efforts. We have been able to find insurance providers who have reduced those road blocks substantially, allowing our members to band together and reduce risks by spreading them in the entire group. Over time, this will assist our members in reducing costly yearly increases.

What type of annual increases can we expect as the plan matures?

Conventional plans have seen as much as 10-30% annual increases according to our members and many insurance providers we have talked to. However, most association plans have experienced minimal increases (usually less than 5%).

My current insurance agent tells me that my insurance renews on an annual basis. Do I need to wait until it expires?

Unless your current plan is “self-funded”, it is most likely a month-to-month agreement, meaning you can cancel with a month’s notice. Your agent is like referring to the fact that on an annual basis your plan is “rated” for increases. Of course your current agent will do everything possible to keep you under their coverage.

So, is the Ideacom Plan fully-funded or self-funded?

It is a fully funded plan.

What companies provide the services of the plan?

The plan is offered by Gibson and Associates, Inc. of Columbia, SC. It is administered by FISERV, one of the largest healthcare administrator’s in the U.S.

What carriers provide coverage?

Currently, Trustmark Companies, a leading health and life insurer and benefits administrator, has been committed to providing quality customer service and maintaining product integrity for over 90 years, delivering competitive benefits to employer groups at a competitive price.

What networks are offered in the plan?

The **PHCS Network** is the largest proprietary preferred provider organization (PPO) network in the country. With nearly 450,000 providers and over 4,000 facilities in their Network, health plan members have access to a quality network of providers wherever they may be. As a proprietary network, they contract directly with every provider participating in their Network, allowing them to deliver seamless network services and reduced costs for customers and their health plan members. PHCS performs rigorous credentialing for providers in the Network to ensure that they meet their quality standards. PHCS also boasts a high network retention rate due to improved provider satisfaction, so members can be confident that once they select a participating physician, that doctor will remain available through their health plan.

How easy is it for my human resource personnel to administer the plan?

It couldn’t be easier! It’s all done on line and it is customized to make it convenient and not labor-intensive. However, all three companies are available for telephone support 24/7.

What about supplemental insurance for my employees?

Ideacom has entered into an agreement with Noel Taylor Agency of Columbia, South Carolina. They provide supplemental plans from Colonial Supplemental Insurance, one of the largest providers in the United States. Some of their products:

- Disability Insurance
- Life Insurance
- Accident Insurance
- Hospital Confinement Indemnity Insurance
- Cancer and Critical Illness Insurance

Do I have to be a member of Ideacom to participate in the plan?

Companies desiring coverage must join Ideacom. We have made membership highly affordable for those companies who wish to participate in the healthcare plan only.

How do I learn more?

Contact Ideacom at 1-866-433-2266 (IDEACOM) and we will arrange for you to get a quotation within 72 hours of your providing the necessary information.

What web links provide more information?

<http://www.ideacom.org/index.php?page=healthcare>

<http://www.phcs.com/index.aspx>

<http://www.trustmarkins.com/internet/corporate/app>

<http://www.coloniallife.com/supplemental/default.asp>