## Why choose the **Premium Saver?**

## **Market Differences**

- Now offering plans for 2-4 group size!
- Electronic claims processing (claims paid in 24-48 hours)
- Not a voluntary product (each medical enrollee must be on the Premium Saver)
- Covers the same expenses as the underlying major medical plan (No gotcha exclusions)
- No claim forms to be signed prior to claims payment
- EDI feeds/claim feeds
- Prior deductible credit

## **Coverage Options**



- Minimum group size of 2
- No rate up based on industry, age or location
  - Discount for younger age groups (only applicable to 5+ group size)
- Works with High Deductible and High MOOP Plan
- No pre-existing conditions
- Wide rang of deductible and co-insurance options



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## **Premium Saver Advantages**

- Overall savings to the group (10-12% savings on average)
- Lower rate increases on primary plan
- Agent commission is increased on average 60% (continue to get PEPM on MM while adding Premium Saver commission)
- Prior deductible credit
- Access to multiple carriers/products through a consolidated bill
- Open enrollment videos
- Option to add MD Live (one bill)
- Electronic EOBs
- A-rated insurance company
- One of the oldest gap carriers in the industry



- Single Bucket Plan
- Receive MWG Reward Pack for your 1<sup>st</sup> Premium Saver group sold, then \$100 Visa gift card for each group after. You will also receive a MWG Reward Pack for your 10<sup>th</sup> Premium Saver group sold along with a \$100 Visa gift card.