

Don't Limit Yourself –

Know What to Look for in a Quality Limited-Benefit Health Plan

CIGNA Voluntary

Are you a part-time or hourly worker in a high-turnover industry, including:

- Retail
- Restaurant
- Hotel/Lodging
- Manufacturing
- Construction/Landscaping
- Staffing

If so, you need to know what to look for in a quality limited-benefit health plan. Limited-benefit health plans are offered through your employer and provide access to health care for workers that do not have a comprehensive medical plan available to them through their employer or spouse.

Here is what you need to look for in a high-quality limited-benefit health plan:

- **Simple Plan Design**

All marketing communications and materials should be in basic, easy-to-understand language without insurance jargon and phrases. Inexpensive co-pays and access to a large health care network should also be part of the plan design.

- **Simple Enrollment Process**

Enrollment should be easy and available on the phone with a live agent, through an automated phone system or online.

- **Wellness Benefits**

Building a relationship with your doctor is important. Make sure the plan provides coverage for annual wellness and well-woman exams, as well as a 24-hour phone line for medical assistance for minor illnesses and injuries—instead of rushing to the emergency room.

- **Hospital Benefits**

Coverage for brief hospital stays is essential, quality plans do not have daily coverage maximums and should allow you to access your complete benefit amount from day one.

- **Pharmacy Benefit**

The pharmacy benefit should offer a point-of-sale discount rather than a mail-in reimbursement.

- **Access to Health Information and Resources**

The ability to research and discover unique health information to fit your personal needs is a large part of preventive health care. Health information and resources should be available in print literature, online and with customer service over the telephone.

- **Wellness Incentive Programs**

A quality plan should offer a variety of wellness incentive programs, helping you in weight loss, tobacco cessation, chiropractic services, fitness/exercise programs, vision services and more.

For more information about the qualities of a limited-benefit health plan visit www.starbridge.com.