It's a safe bet that medical costs are not coming down in the near future considering inflation, scientific advances and many other factors. Health plans and other distributors really can't change that; they can only price their products in a manner that provides the best possible services for enrollees.

Savings can be achieved over time based on how people use their healthcare benefits. Healthier, active people use their programs less than those who have ailments, who are inactive or who may have lifestyles that increase their need for healthcare services.

**CHOICE Administrators** believes that a healthcare program should respond to everyone's needs because one benefit plan design is not right for every employee in an employer group. Employees should be able to select a plan that meets their specific needs—and they should contribute an amount that is right for themselves and for their families.

For years, employers have been trying to figure out what is best for their budget and for their employees, knowing that many employees don't even use the services that the employer is paying for.

With Employee Choice programs, employers establish a monthly contribution for their employees. Employees, then, may use less than the employer's contribution, all of it or even add to it to select a plan that best meets their family's needs.

As **CHOICE Administrators**, we understand that healthcare needs are unique to the individual. That's why all of our products provide multiple benefit plan designs for each employee to choose from—giving everyone the power of Choice.

Cost control and choice—life is good!
Five Reasons Your Clients Will Love CHOICE!

CaliforniaChoice, CaliforniaChoice 51+ and Kaiser Permanente Choice Solution give your clients the power to define their monthly healthcare contribution and give employees the power to decide which healthcare option is best for them and their family.

1. Employers decide what to spend on healthcare. Our products are based on defined contribution and several contribution options. Whether your clients want to contribute a fixed dollar amount or a fixed percentage each month, they will always know what they’re going to pay for healthcare; there’s no guessing.

2. Rates are guaranteed for 12 months. We have contracts with each of our carrier partners to provide your groups with a 12-month rate guarantee.

3. Everything is in one program. All of our products offer a broad variety of optional benefits like dental, vision, chiropractic/acupuncture, life and Section 125. Regardless of which optional benefits are selected, employers receive only one monthly bill that identifies each of their employees, the employees’ dependents and coverage levels for both medical and optional benefits. Writing multiple checks is a thing of the past!

4. Exceptional customer service. Our member services department not only believes in each of our products, they’re also members. Regardless of the question, they’ll find the answer. We’ll even send one of our experienced enrollees out to your clients to help with enrollment—whatever your clients need.

5. Manage healthcare online. Let’s face it, some of your clients prefer to manage their business online and healthcare benefits should be no exception. Our award-winning websites give your clients the power to manage their benefits online, 24/7. They can request a new quote, add or delete an employee’s coverage, ask questions and print out forms just by logging on.

Our Employee Choice Products

Employers with 2-50 Employees

- CaliforniaChoice. Five health plans, 10 benefit plan designs, HSAs, dental, vision, chiropractic/acupuncture and life. One consolidated monthly bill and a 12-month rate guarantee.
  www.calchoice.com or 800-542-4218

- Kaiser Permanente Choice Solution. Seven of the most flexible Kaiser Permanente benefit plan designs, dental, life and Section 125. One consolidated monthly bill and a 12-month rate guarantee.
  www.kpchoicesolution.com or 800-416-4395

Employers with 51-199 Employees

- CaliforniaChoice 51+. Three health plans, eight benefit plan designs, HSA, dental, vision, chiropractic/acupuncture and life. One consolidated monthly bill and a 12-month rate guarantee.
  www.calchoiceplus.com or 866-226-7431

Employers with 5 or More Prevailing Wage Employees

- Contractor’s Choice® is a program for contractors that allows for prevailing wage hour bank accounting and monthly billing services and includes four health plans and more than 20 benefit plan designs.
  www.contractorschoice.net or 866-358-9456

DEAR CHOICE PRODUCER:

I’m proud to report that our CHOICE Administrators® programs continue to be great solutions for employers seeking cost control and increased employee satisfaction. With defined contribution, employers set their monthly healthcare expense, not the insurer. And with the vast number of health plans and benefit plan designs available in our programs, each employee selects what’s right for their needs and their budgets.

And now, CHOICE programs are available through all major California General Agents!

With our award-winning websites and dedicated member services staff available Monday through Friday from 8:30 a.m. to 5 p.m., you can present CHOICE healthcare solutions to your clients with confidence.

Cost control and choice—life is good!

Ron Goldstein, CLU
President