

RESURRECTION HEALTH CARE PHYSICIANS' HEALTH INSURANCE INITIATIVE

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PBT Health Insurance Programs

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PBT Health Insurance Program

Physicians' Benefits Trust presents a group health plan offering exclusively created for Resurrection Health Care physicians, their employees and their families. These plans and discounted rates are not available outside of this program.

The PBT Advantage:

- Designed by physicians to meet the health plan needs of medical professionals.
- The Program continues to be managed by physicians.
- A wholly owned subsidiary of ISMIE Mutual Insurance Company.
- The plans are completely portable for physicians and their families. If a physician leaves the Resurrection Health Care affiliation, coverage is guaranteed under a standard PBT health plan.
- Dependant coverage up to age 25. (Older if they are students.)
- Continuation of PBT coverage if retirement occurs before age 65.
- Eligibility to transfer to PBT Medicare supplement plans post 65 without pre-existing condition limitations.
- No pre-certification or second-opinion requirements (except for Organ Transplant).
- Group bill specific to each physician or physician group.
- Free and unrestricted choice of doctors and hospitals with higher benefit levels for care received at Resurrection Health Care facilities.
- PBT Dedicated Customer Service teams to ensure accurate and quick responses and claims handling.

RHC Physicians' Initiative / PBT Health Plan Offering:

PBT has designed the following 3-tiered health benefit plans specifically for RHC affiliated physicians and their employees. Consideration has been given for when members seek care at RHC facilities and a higher benefit (1st tier) is paid for those services.

- **Preferred Provider Options:**
 - 100/90/50 Plan
 - Deductible Options - \$2500 or \$5000
 - 90/80/50 Plan
 - Deductible Options - \$300, \$500, \$1000, \$2000 or \$3000
 - 80/60/50 Plan
 - Deductible Options - \$300, \$500, \$1000, \$2000 or \$3000
- **HSA Qualifying High Deductible Plan:**
 - 100/80/60 Plan
 - Deductible Options - \$1800 or \$2900
- All plans include \$10,000 of Term Life Coverage and \$15/\$30/\$45 co-pay Caremark prescription plan.
- Dental coverage with \$25 or \$50 deductibles can also be made available.



PBT Health Insurance Program

Program General Guidelines and Eligibility Requirements:

- **Employer groups can offer up to three different RHC plans and three deductibles.**
- **The plan is only open to physicians affiliated with Resurrection Health Care, their employees and their families.**
- **Each group enrolling must have at least one physician insured in the plan.**
- **Quotes will be provided for the entire group. However, not all group employees need to participate and can elect to decline coverage on the application form.**
- **PBT has contracted with a premier, national PPO network to provide second tier facility services and in-network physician services.**