

# CompleteCare<sup>®</sup>

## The Ultimate Win-Win

### The Challenge:

School Districts across California are facing tough budget decisions in the upcoming years. Rising pension contributions, increasing healthcare costs, and flattening revenues are forcing public agencies to take a hard look at their benefit programs. How can you manage the bottom line while improving your employees' benefit package?

### The Solution:

CompleteCare<sup>®</sup> is a financial incentive that encourages eligible employees to enroll in a spouse's group medical plan for the opportunity to be reimbursed up to 100% of their out-of-pocket expense. Through CompleteCare, the school district realizes immediate premium savings and the potential to reduce on-going premium costs for the entire group. Additionally, the employee is provided up to 100% coverage for their medical expense.

#### Transfer Risk

↓  
Moves Risk Away from School District

↓  
Allows for a Healthier More Marketable Group

#### Reduce Cost

↓  
Lowers Utilization & Premium

↓  
Creates Savings

#### Limit Liability

↓  
ACA Caps your Liability

↓  
Limits and Keeps Budget Consistent

### The Ultimate Win-Win:

By transferring the medical plan cost to the spouse's employer, you save money immediately. CompleteCare can lower the employer's cost to an average of \$6,000 per year for each participant that enrolls. The employee wins by having no out-of-pocket expense without an additional premium.

#### Employees win

- Participation is voluntary
- Premium differential reimbursement
- No out-of-pocket expenses for co-pays, deductibles, coinsurance, etc.

#### Employers win

- Immediate savings that grow with participation
- No changes to current benefits
- More benefit options for your employees

*(continued on back)*

## A Cost-Saving Solution for Enhanced Employee Benefits *(continued)*

### Example: Susan's Surgery

Susan has decided that she is going to enroll in CompleteCare. She has enrolled on her husband Bill's group health plan and has submitted the proper paperwork. She is happy with the move but there are some differences in the benefits:



#### Current Plan

\$1,250 Deductible  
\$500 Co-Pay  
Same Prescription Co-Pay  
No Reimbursement



#### Spouse's Group Plan & CompleteCare

\$2,500 Deductible  
\$750 Co-Pay  
Same Prescription Co-Pay  
100% OOP Reimbursement

Susan has an unexpected medical emergency and requires surgery as well as prescription medication. The following graphic shows the out-of-pocket savings that Susan would experience with CompleteCare:



#### Current Plan

\$500 Co-Pay  
+\$80 Prescriptions

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Susan's Cost \$580



#### Spouse's Group Plan & CompleteCare

\$750 Co-Pay  
+\$80 Prescriptions

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\$830

**+\$830 Reimbursement**  
**Susan's Cost = \$0.00**



For more information, please contact Catilize Health at 877-872-4232 or email us at [completecare@catilizehealth.com](mailto:completecare@catilizehealth.com).

# Keenan

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