

# Dual Choice Suites

## Introducing Two New Dual Choice Suites with HSA Plans

We are pleased to announce that we now offer two new Dual Choice Suites. You may offer your employees the choice between two plans – a Premier Plan or a Health Savings Account (HSA) compatible plan.

Employers can select from one of eight pre-packaged Suites. Each Dual Choice Suite contains two of our base medical plans at different price levels, a *StartWell*® or Preventive Care Benefit and a prescription drug plan.

The Dual Choice Suites make it possible for an employer to define their employees' level of premium contribution while at the same time giving employees the opportunity to select a plan that best meets their needs.

For small businesses looking to provide employees with the option of establishing an HSA, our Premier/HSA Dual Choice Suites are the answer.



### What an Employer Should Know\*

The following guidelines will help employers determine if Dual Choice Suites are the smart choice for their business.

- Dual Choice Suites are available for businesses with 2 or more enrolled employees.
- The Chesapeake Life Insurance Company must be the sole carrier offered if a group is selecting a Dual Choice Suite.
- Dual Choice Suites are pre-set packages of two different plans. Substitution of base medical plans or riders is not permitted.
- Dual Choice Suites cannot be combined with any other Chesapeake Consumer Choice Plans.
- Employer contribution must be equal to or exceed 50% of the premium for the higher cost plan within the Suite selected.
- Administration of employee plan premium contributions is the responsibility of the employer.
- Binder check submitted must be equal to the total monthly premium for the higher cost plan within the Suite selected.
- Policies, terms and all other enrollment and underwriting guidelines remain unchanged.
- Once enrollment is complete, employees may not move from one plan to another within a Dual Choice Suite during the plan year.

For more information regarding the Premier/HSA Dual Choice Suites, please contact your broker.

The Chesapeake Life Insurance Company ("Chesapeake") offers high deductible health plans that are compatible with HSAs. Chesapeake does not underwrite, offer or administer HSAs. Chesapeake has entered into a joint marketing arrangement with HealthEquity®, Inc., however, employees are free to select an HSA of their choice. For more information regarding HealthEquity, visit [www.healthequity.com](http://www.healthequity.com)

\*Please refer to the Certificate of Group Insurance and applicable Riders for complete details, including exclusions and limitations. All covered services are subject to the Maximum Allowable Charge (MAC), and deductible and coinsurance when applicable.



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# Dual Choice Suites\*

		Plan Year Deductible (Individual/Family)	Plan Coinsurance Level	Maximum Out-of-Pocket** (Individual/Family)	Maximum Benefits	StartWell® Benefit (Individual/Family)	Prescription Drug Benefit
<b>Classic Suites</b>							
Classic Suite 1	Choice A	\$500/\$1,500	80%	\$2,000/\$4,000	\$2,000,000 Annual; \$2,000,000 per Lifetime	\$500/\$1,500	\$15/\$30/\$45/\$60
	Choice B	\$1,500/\$4,500	80%	\$4,500/\$9,000		\$500/\$1,500	\$15/\$30/\$45/\$60
Classic Suite 2	Choice A	\$1,000/\$3,000	80%	\$3,000/\$6,000		\$500/\$1,500	\$15/\$30/\$45/\$60
	Choice B	\$2,000/\$6,000	80%	\$5,000/\$10,000		\$500/\$1,500	\$15/\$30/\$45/\$60
Classic Suite 3	Choice A	\$2,000/\$6,000	100%	N/A		\$500/\$1,500	\$15/\$30/\$45/\$60
	Choice B	\$2,000/\$6,000	80%	\$5,000/\$10,000		\$500/\$1,500	\$15/\$30/\$45/\$60
Classic Suite 4	Choice A	\$2,000/\$6,000	80%	\$5,000/\$10,000		\$500/\$1,500	\$15/\$30/\$45/\$60
	Choice B	\$3,000/\$9,000	70%	\$5,000/\$10,000		\$500/\$1,500	\$15/\$30/\$45/\$60
<b>Premier Suites</b>							
Premier Suite 1	Choice A	\$500/\$1,500	80%	\$2,000/\$4,000	\$2,000,000 Annual; \$2,000,000 per Lifetime	\$250/\$500	\$150 Deductible; \$15/\$30/\$45/\$60
	Choice B	\$2,000/\$6,000	100%	N/A		\$250/\$500	\$150 Deductible; \$15/\$30/\$45/\$60
Premier Suite 2	Choice A	\$1,000/\$3,000	80%	\$3,000/\$6,000		\$250/\$500	\$150 Deductible; \$15/\$30/\$45/\$60
	Choice B	\$2,000/\$6,000	80%	\$5,000/\$10,000		\$250/\$500	\$150 Deductible; \$15/\$30/\$45/\$60
<b>Premier/HSA-Compatible Suites</b>							
Premier/HSA Suite 1	Choice A (Non-HSA-Compatible)	\$1,000/\$3,000	80%	\$3,000/\$6,000	\$2,000,000 Annual; \$2,000,000 per Lifetime	\$500/\$1,500 StartWell® Benefit	\$15/\$30/\$45/\$60
	Choice B (HSA-Compatible)†	\$2,700/\$5,450	100%	\$2,700/\$5,450		\$250/\$500 Preventive Care Benefit	100%
Premier/HSA Suite 2	Choice A (Non-HSA-Compatible)	\$2,000/\$6,000	100%	N/A		\$500/\$1,500 StartWell® Benefit	\$15/\$30/\$45/\$60
	Choice B (HSA-Compatible)†	\$2,000/\$4,000	80%	\$5,250/\$10,500		\$250/\$500 Preventive Care Benefit	\$15/\$30/\$45/\$60

\*All benefit amounts are per plan year, unless otherwise indicated. All Covered Services are subject to the Maximum Allowable Charge (MAC).

\*\*For Non-HSA-Compatible plans, the Maximum Out-of-Pocket (MOOP) Expense is the maximum amount of coinsurance that an individual or family is obligated to pay for covered services per year. Expenses that do not count toward the Maximum Out-of-Pocket are amounts in excess of the Maximum Allowable Charge (MAC), deductible, co-payments, if any, and prescription drugs. Refer to the Certificate of Group Insurance for complete details.

†For HSA-Compatible plans, all covered medical and prescription drug expenses will accumulate toward the deductible and MOOP. The Individual Deductible/MOOP is applicable to employee-only coverage; the Family Deductible/MOOP applies to all other coverage types (one family member can satisfy the entire Family Deductible/MOOP).

Chesapeake Consumer Choice Plans are underwritten by The Chesapeake Life Insurance Company

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