

# HEALTHYADVANTAGE

HealthyAdvantage is a Partially Self-Funded, Level-Funded Health Plan. Level Funded Health plans allow employers to pay a preset level premium equivalent which includes fixed costs and maximum claims fund. Because the employer is pre-paying the claims, 100% of the unused funds at the end of the contract period will be returned to the employer as savings!

HealthyAdvantage is contractually stronger than its counter parts in the marketplace and provides national provider access via the CIGNA PPO network.

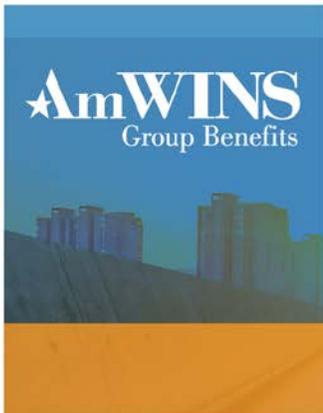


**FOR MORE INFORMATION,  
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ON YOUR TEAM.



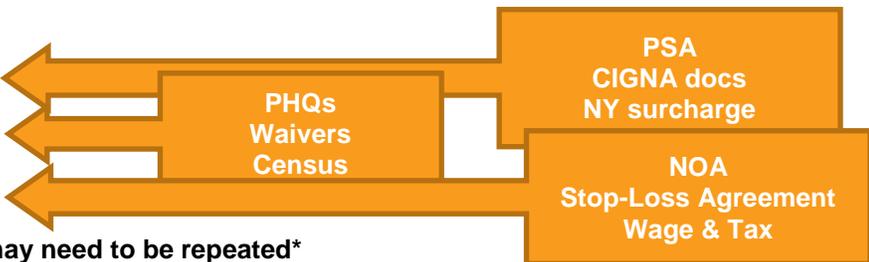
## GHQ > Installation

- |                               |           |          |
|-------------------------------|-----------|----------|
| 1. GHQ                        | 0-3 days  |          |
| 2. Underwriting Agreement     |           | 0-3 days |
| 3. PHQ Window                 | 0-3 days  |          |
| 4. PHQ Completion             | 3-14 days |          |
| 5. PHQ Review                 | 0-2 days  |          |
| 6. Missing Information        | 0-7 days  |          |
| 7. MGU Calls (SUS)            | 0-7 days  |          |
| 8. Underwriting               | 3-5 days  |          |
| 9. Proposal Review & Decision | 2-10 days |          |
| 10. Pre-Enrollment Paperwork  | 0-3 days  |          |
| 11. Enrollment                | 3-14 days |          |
| 12. Post-Enrollment Paperwork | 0-3 days  |          |

*Brokers can help control the highlighted parts of the timeline.*



\*if enrollment changes steps 8, 9 & 12 may need to be repeated\*



13. Case Installation	7-10 days GBS	14-21 days CIGNA setup
<b>TOTAL</b>	<b>18-84 days</b>	<b>25-95 days CIGNA setup</b>