

# You Can Afford to Provide



# Health Insurance for Your Employees

Choose Markel Basic Health for medical plans  
from \$23 to \$94 a month per employee.



**Affordable... Accessible... Flexible**

## Employers:

- Can choose the plan that best fits your needs. Premiums and reimbursement amounts vary according to the plan selected.
- Can provide a basic plan for as little as \$23 a month per employee. Or can share the cost of coverage with employees to provide more benefits.
- Can choose eligibility waiting period (30, 60, or 90 days).
- Can choose eligible classes: full-time, part-time, seasonal, or temporary employees.
- Can offer a dental plan without having to pay any portion of the employee-only premium.

**Notice to Buyer:** This is a Limited Benefit policy. This is not designed to be a comprehensive medical or major medical policy. The benefits provided by this health insurance are limited, and may not cover all your medical expenses. You may have to pay substantial amounts of your own money for medical expenses, even if your illness is serious. Your benefit is limited to a specific dollar amount and number of days. Please read your Schedule of Benefits carefully.

MAG-ADV (12/08)

Business owners are caught in a quandary—health insurance is the benefit their employees want most, but the one they can least afford to offer. As a result, over 26 million American workers go without health insurance.

Markel Insurance Company now offers an affordable alternative for those who do not have major medical insurance: *Markel Basic Health*.

Markel Basic Health can help businesses attract qualified workers and reduce turnover. It's tailor-made for firms that employ hourly, part-time, seasonal, or temporary workers, like restaurants, construction companies, schools, child care centers, camps, nursing homes, landscapers, and retailers.

## Program Highlights

- Flexible plan designs
- Open to all industries
- No health questions
- Affordable premiums from \$23 to \$94 per month
- "A" rated carrier

## Employees:

- Are directly reimbursed a fixed amount for services such as doctor's office visits, child wellness visits, diagnostic tests, surgery, hospitalization, ambulance and ER treatment.
- Can go to any doctor or hospital.
- Do not have to answer any medical questions or take a physical exam.
- Pay affordable premiums.

For more information

call 800-431-1270, or visit [www.markelbasichealth.com](http://www.markelbasichealth.com).



# Markel Basic Health Plans and Rates

Benefits	Sample Plans					
	1	2	3	4	5	6
<b>Doctor Office Visits</b> - 5 visits per covered person per calendar year, including one visit for wellness care	\$30 per visit	\$40 per visit	\$45 per visit	\$50 per visit	\$55 per visit	\$65 per visit
<b>Diagnostic Testing or X-ray</b> For medically necessary diagnostic tests and x-rays performed in a doctor's office or outpatient facility (3 visits per covered person per calendar year, including one visit for wellness care)	\$30 per visit	\$40 per visit	\$45 per visit	\$50 per visit	\$55 per visit	\$65 per visit
<b>Child Wellness Visits</b> - Benefits payable for routine well-child care doctor visits at eleven specified age intervals, from birth through age six. Well-child care includes physical exams, laboratory tests, immunizations, vision screenings, and hearing screenings.	\$30 per visit	\$40 per visit	\$45 per visit	\$50 per visit	\$55 per visit	\$65 per visit
<b>Hospitalization</b>						
<b>Regular Inpatient Stay</b> - Overnight stays in hospital (maximum of 100 days per confinement)	\$100 per day	\$200 per day	\$250 per day	\$350 per day	\$400 per day	\$500 per day
<b>ICU/CCU</b> - Maximum of 30 days per confinement	\$200 per day	\$400 per day	\$500 per day	\$700 per day	\$800 per day	\$1000 per day
<b>Mental Illness</b> - Maximum of 30 days per confinement	\$50 per day	\$100 per day	\$125 per day	\$175 per day	\$200 per day	\$250 per day
<b>Alcohol and Substance Abuse</b> - Maximum of 30 days per confinement	\$50 per day	\$100 per day	\$125 per day	\$175 per day	\$200 per day	\$250 per day
<b>Convalescent Facility</b> - Confinement must begin within three days of a hospitalization stay of at least three days (maximum of 60 days per confinement)	\$50 per day	\$100 per day	\$125 per day	\$175 per day	\$200 per day	\$250 per day
<b>Emergency Room</b> - Applicable for emergency room visits when patient is not confined to the hospital (3 visits for injuries & 1 visit for sickness per person per calendar year)	\$75 per visit	\$100 per visit	\$150 per visit	\$250 per visit	\$250 per visit	\$300 per visit
<b>Surgery</b>						
<b>Inpatient</b> - One inpatient surgery per covered person per calendar year	n/a	\$500 per procedure	\$1,000 per procedure	\$1,500 per procedure	\$1,500 per procedure	\$2,000 per procedure
<b>Outpatient</b> - One outpatient surgery (performed in a hospital or outpatient surgery center) per covered person per calendar year	n/a	\$200 per procedure	\$400 per procedure	\$600 per procedure	\$600 per procedure	\$800 per procedure
<b>Monthly Rates (Contributory)</b>						
Employee Only	\$22.73	\$39.92	\$52.77	\$70.07	\$75.79	\$93.94
Employee & Spouse	\$40.47	\$71.38	\$94.47	\$125.53	\$135.74	\$168.31
Employee & Child(ren)	\$52.29	\$87.12	\$113.51	\$148.64	\$160.51	\$197.75
Family	\$70.05	\$118.56	\$155.22	\$204.10	\$220.47	\$272.11

## Availability

Groups of 4 or more employees: AL, AK, AZ, AR, DC, DE, GA, HI, IL, IA, KY, MD, MI, MS, MO, MT, NE, NM, NC, ND, OK, OR, PA, RI, SC, SD, TN, TX, VA, WI, WY

Groups of 51 or more employees: CO, FL, IN, MA, NV, WV