



MAYBE "HERO" IS TOO STRONG A WORD

WOULD YOU SETTLE FOR BEING "LOVED AND APPRECIATED?"

Just offer your employees FlourishPlan, with its special-rate health, dental and life insurance plans.

"YOUR BUSINESS IS ALWAYS LOOKING FOR NEW WAYS TO HELP IT FLOURISH."

True statement? Of course it is.

Here's a plan designed to make expenses go down and employee morale go up: Ohio Hotel and Lodging Association and Kaiser Permanente have teamed up to offer your employees: (1) special-rate health insurance, (2) a dental plan, (3) life insurance.

New! It's FlourishPlan from Kaiser Permanente.

Exclusively for business and trade association members like you, new FlourishPlan makes name-brand *affordable* insurance available to your employees. Finally, less-than-large companies and sole proprietors get to purchase benefits like the big guys.

Part of the plan:

Six health plans with lower premiums.

Kaiser Permanente has six competitive plan designs for you to consider. Three of the plans keep premiums low by keeping employees within a carefully chosen network of doctors and medical facilities. The other three plans have slightly higher premiums but virtually no restrictions when it comes to choosing a doctor or hospital. You select the one plan that best suits your company and employees.

You won't find these Kaiser Permanente health care plans anywhere else – they're only available to members of trade and business associations. And you don't see *premiums* like this every day, either.

Health care premiums a full 4 percent to 11 percent lower than our original plan premiums when Kaiser Permanente is the exclusive health insurance carrier.

Bonus: Member-companies with 51+ employees will be pleased to know that they may qualify for second- and third-year rate caps.

Part of the plan:

Dental and life insurance, too.

Dental coverage is available through Delta Dental®, America's most-experienced dental benefits carrier. Employees seeking life insurance can obtain it through Assurant®, a *Fortune* 500 company and premier provider of specialized insurance products and related services.

And we do all the work.

Our partner, Kaiser Permanente, will consolidate—and *simplify*—the purchasing of *all three* insurance plans for you. And skilled Kaiser Permanente account managers will directly service your company and employees.





Super health care benefits.

As a leader in the health care industry, Kaiser Permanente serves more than 8 million members. And we're one of the fastest growing health plans in Northeast Ohio. Here are some reasons why:

- Every Kaiser Permanente plan member has a personal entourage of health professionals.
- Plan users can go online at kp.org to view test results, request appointments, print their child's immunization records, email their doctors, access health and drug encyclopedias and more.
- Members have access to excellent Kaiser Permanente doctors, plus thousands of independent doctors with offices throughout Cuyahoga, Geauga, Lake, Lorain, Medina, Portage, Stark, and Summit counties.
- Kaiser Permanente is affiliated with 18 of the most respected hospitals in Northeast Ohio.
- Employees have access to a personal Health Coach to manage chronic illnesses through Kaiser Permanente's exclusive partner, Healthy Solutions™.
- Excellent preventive care coverage, plus support for healthy lifestyle decisions.
- Healthy discounts* on fitness club memberships, Weight Watchers®, many other health/wellness programs, some interactive.
- Direct mail pharmacy that saves money and time.

Some of the ways we contain costs.

Yes, Kaiser Permanente is aggressive and successful at keeping health care costs affordable and predictable. As the country's largest direct purchaser of prescription drugs, we minimize costs with volume buying. We also routinely outperform the rest of the insurance industry in terms of less-expensive generic prescription fill rates. We own 10 state-of-the-art medical offices throughout Northeast Ohio—an efficient way to deliver health services. Electronic record-keeping technology reduces the number of redundant tests, eliminating errors that drive up health care costs. Even FlourishPlan itself is designed to protect the overall integrity of the risk pool, ensuring premium stability over time.

Still smiling?

Then maybe we've got your attention. Ohio Hotel and Lodging Association and Kaiser Permanente would be pleased to take the next step toward providing special-rate Kaiser Permanente health insurance, plus dental insurance by Delta Dental and life insurance through Assurant.

Let us help you and your employees to flourish—and thrive.

Contact the Ohio Hotel and Lodging Association to get details or take the next step, by calling 1-800-589-6462 or email info@OHLA.org.

Learn more about
Kaiser Permanente
online at kp.org

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