

Part-time Employee Benefits Program

A valuable benefit plan designed for part-time employees and independent contractors.

Health care costs often make it difficult to provide coverage for part-time employees or independent contractors. The Pennsylvania Chamber Insurance benefit program includes a unique coverage solution for medical and prescription drug coverage and discount vision services. This valuable program can be employer paid, employee paid or a shared cost arrangement.

The Part-time Employee Benefits program includes three medical plans offered through American Sentinel Insurance Company.

A nationwide prescription plan is included with the medical coverage.

The prescription plan, offered through Express Scripts, gives employees access to 51,000 participating providers nationwide, as well as the convenience of mail order services.

The Part-time Employee Benefits program also includes a discount vision plan through National Vision Administrators (NVA). This vision program offers point-of-services savings at more than 12,000 ophthalmologists, optometrists, opticians and optical outlets nationwide.

Please review the medical plan options and premium information on the reverse and contact Pennsylvania Chamber Insurance to learn more.

Offering the Beech Street PPO

The Beech Street PPO offers members substantial savings on medical bills along with increased physician and hospital acceptance of the plan.

As one of the largest provider networks in the nation, the Beech Street PPO allows members to stretch benefit dollars.

More Detail

- ♦ The program is completely voluntary.
- ♦ No minimum participation requirements.
- ♦ No obligations for employer contributions.
- ♦ All eligible employees are guaranteed coverage (with minimal pre-existing conditions limitations).
- ♦ Dependents are covered. (Eligible dependents include spouse and children up to age 19 or age 25 if full-time student.)
- ♦ Medical coverage includes both accident and sickness.
- ♦ Prescription drug coverage included.
- ♦ Discount Vision Program included.
- ♦ COBRA available.

800.755.3021
pachamberinsurance.com



The plan is underwritten and administered by:
American Sentinel Insurance Company
2407 Park Drive, Suite 200
Harrisburg, PA. 17106

Offered Exclusively by PCI Insurance, Inc. and American Sentinel Insurance Company



Pennsylvania
Chamber Insurance

Three Coverage Plans Available

	Platinum Plan	Gold Plan	Silver Plan
Basic Maximum Medical Expense Accident & Sickness (Including Rx)	\$5,000 per occurrence	\$3,500 per occurrence	\$2,500 per occurrence
Co-insurance (for Medical)	75%	75%	60%
Outpatient Diagnostic Maximum (Including Intrepretation)	\$1,000 per occurrence	\$1,000 per occurrence	\$750 per occurrence
Additional In-Hospital Benefit (Payable after Basic Benefit is exhausted)	\$500 a day 30 days per calendar year	\$500 a day 30 days per calendar year	\$300 a day 20 days per calendar year
Office Visit Max Payment	\$15 copay \$85 max per visit No deductible.	\$15 copay \$65 max per visit No deductible.	\$20 copay \$50 max per visit No deductible.
State Mandates	Covered Expense	Covered Expense	Covered Expense
Accidental Death Benefit Insured Only	\$15,000	\$15,000	\$10,000
Deductible Medical	\$150 per occurrence	\$150 per occurrence	\$200 per occurrence
Benefit Period	52 weeks	52 weeks	52 weeks
Emergency Room Deductible (waived if due to accident or visit results in admission)	\$250 per visit	\$250 per visit	\$250 per visit
Prescription Drug Coinsurance	50%	50%	50%
Maximum Prescription Benefits	\$1,500 per calendar year	\$1,500 per calendar year	\$1,000 per calendar year
Discount Vision	<ul style="list-style-type: none"> ● 20%-60% Savings on ALLophthalmologic services, includes RK, LASIK, and CO2 Laser surgeries (<i>Lab and surgery center fees excluded.</i>) ● 20%-60% Savings on the purchase of Prescription Glasses ● Unlimited Usage and No Restrictions on Frame Selections ● No Prior Condition Exclusions 		

Monthly Rates

PLATINUM			GOLD			SILVER		
Employee	2 Party	Family	Employee	2 Party	Family	Employee	2 Party	Family
\$136.00	\$273.00	\$408.00	\$110.00	\$217.00	\$322.00	\$82.00	\$160.00	\$238.00

Contact us for more information:

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