



CAMPRO
CONSTRUCTING AFFORDABLE HEALTHCARE

Level-Funded Medical Plan FAQs

Is the CAMPRO Level-Funded Medical Plan suitable for all groups?

Not necessarily. After our underwriting team reviews your demographics and assigns a risk score, we will assess if this plan is a good fit for your group.

Do I need to be a CAM member to participate in this program?

Yes, active membership with CAM is required. The annual membership fee is \$350. CAM offers its membership with many perks, please contact CAM at 248-972-1000 for further information on membership.

Who underwrites the policy and is there a minimum life requirement to quote?

The policy is underwritten by Intermediary Insurance Services, Inc. (iiSi), a division of Companion Life, which holds a superior A+ rating. Fifteen (15) enrolled lives are required for quoting.

Who administers the plan and manages the funding?

Varipro, a full-service third-party administrator based in Grand Rapids, Michigan, manages the plan. Their team is dedicated to providing personalized, responsive service.

Can I fully customize the benefits?

There are several benefit options to choose from, including EPO, PPO, deductible/coinsurance levels, Rx copays, and more. Certain limitations may apply.

What network will be used?

For employers headquartered in Michigan, employees use the Health Alliance Plan (HAP) network, which is highly competitive in southeast Michigan and includes the majority of providers in the region.



Is this program available to companies outside of Michigan?

Yes, the program is available nationwide. For employers based outside of Michigan, employees utilize the Valenz networks.

Which pharmacy benefit manager (PBM) will be used?

ProAct serves as the PBM, managed through Varipro and Innovative Rx Strategies. The pharmacy program includes retail and mail order, specialty pharmacy, and an option for international prescription sourcing.

Will I receive claim data for my group?

Yes, you will receive monthly experience reports that track your claims against your maximum exposure.

Am I eligible for pharmacy rebates under this plan?

Yes, you are entitled to 100% of all rebates on your pharmacy claims. Quarterly rebates will be applied to your claim funding account and will be included with your experience report.

Does the plan include COBRA and HSA administration?

The plan includes COBRA administration for groups subject to COBRA and HSA administration for HSA-eligible plans.

How do I get a quote?

Visit www.BuildwithCAM.com/CAMPRO-health-insurance to learn more about CAMPRO and to obtain the CAMPRO quoting requirements. Quote requests should be submitted to Varipro at CAM@varipro.com

For more information, contact CAMPRO at CAM@varipro.com or via phone at 1-866-370-8277





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Other Benefit Plans

Does CAM sponsor any other benefit plans?

Yes, we also are offering two different dental plan options available through **Delta Dental** and vision plans through **NVA**.



National Vision Administrators, L.L.C.
Vision Benefits. Smarter.®

Do I have to purchase the dental and vision plans, if I have my medical with CAMPRO?

No, you can maintain your current ancillary lines of coverage as they are. These are just options available to you, should you like to participate.

For the Delta Dental Plans, how many employees do we need to enroll in order to offer coverage?

Only two enrolled employees are needed. However, you must have at least 25% of eligible employees enroll.

What about for NVA? How many employees do we need to enroll?

The participation requirements for the NVA plans are a minimum of 10 enrolled.

Where can I find additional plan design information and rates for the dental and vision options?

Please contact Varipro at 1-866-370-8277 or email: cam@varipro.com

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Medical Plan Options An affordable alternative for today's small group client

Plan Name	Deductible (Single/Family)	Coinsurance	Out-of-Pocket Maximum (Single/Family)	PCP Copay/ Specialist Copay/ Urgent Care Copay	Emergency Room Copay
Traditional Plan 1	\$500 / \$1,000	80%	\$2,500 / \$5,000	\$30 / \$50 / \$60	\$150
Traditional Plan 2	\$1,000 / \$2,000	80%	\$3,000 / \$6,000	\$30 / \$50 / \$60	\$150
Traditional Plan 3	\$2,000 / \$4,000	80%	\$6,000 / \$12,000	\$40 / \$60 / \$80	\$250
Traditional Plan 4	\$3,500 / \$7,000	80%	\$7,500 / \$15,000	\$60 / \$80 / \$100	\$250
QHDP 1 - Plan 5	\$2,000 / \$4,000	80%	\$6,000 / \$12,000	Ded & Coins	Ded & Coins
QHDP 2 - Plan 6	\$3,000 / \$6,000	80%	\$7,000 / \$14,000	Ded & Coins	Ded & Coins

Above plans can be set up as on EPO (no out-of-network coverage) or as a PPO with in and out of network coverage. Benefits above represent in-network coverage levels.

Pharmacy Plan Options

	Generic/Preferred Brand/Non-Preferred Brand/Specialty Copays
Rx Option A	\$10 / \$30 / \$60 / 20% \$80 min / \$200 max
Rx Option B	\$15 / \$40 / \$80 / 20% \$100 min / \$200 max
Rx Option C	\$20 / \$60 / \$150 / 30% \$100 min / \$300 max

Pharmacy options can be independently selected from medical options QHDP must satisfy deductible prior to Rx copays being applied.

Program Highlights



Competitive pricing – not age rated



HAP network of providers and hospitals



Traditional PPO, EPO and HSA plans



Pharmacy rebates



Claim data to communicate/ change behavior = lowering costs



HealthyJoy - medical concierge service to help employees manage benefits and includes telehealth

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Affordable Level-Funded Medical Plans

At CAM, we prioritize making healthcare both accessible and affordable. By partnering with top-tier vendors in the healthcare industry, we ensure that you receive the best possible service and coverage. CAM has built six comprehensive level-funded medical plans that are designed to meet your needs, blending the features of traditional fully insured plans and self-insured plans.

Why Choose Level-Funded Plans?

Level-funded plans offer a balanced approach for employers seeking more control over healthcare costs without the full risk of self-insurance. These plans provide comprehensive coverage, affordable pricing, easy access, and personalized support. They combine the predictability of fully insured plans with the cost-saving potential of self-insurance, making them an ideal solution for small to mid-sized businesses. This tailored approach helps manage healthcare costs while ensuring your employees receive quality care.

How It Works

- 1. Fixed Monthly Payment:** Employers pay a fixed monthly amount that covers the anticipated cost of claims, administrative fees, and stop-loss insurance to protect against unexpectedly high claims.
- 2. Claims Management:** Part of the monthly payment goes into a fund to pay for employees' healthcare claims. If actual claims are lower than expected, the employer may receive a refund or credit at the end of the plan year. If claims exceed the expected amount, stop-loss insurance covers the excess.
- 3. Predictability and Risk Management:** Level funding offers predictability in budgeting with fixed monthly payments and potential cost savings. It's less risky than fully self-funded plans due to stop-loss insurance but can be more affordable than traditional fully insured plans.
- 4. Renew and Save:** Review and adjust your plan annually to keep your healthcare strategy aligned with your business goals.

Build your business with CAM's level-funded plans, a smart and flexible healthcare solution that offers the best of both worlds.

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