



DEALER
ADVANTAGE

Healthcare Program



**Keep all your employees smiling
with a comprehensive healthcare
plan through Brunswick**

AdvantageCare Plan Description



THE
ADVANTAGE
IS CLEAR

What is AdvantageCare?

AdvantageCare is an exclusive Group Health Benefit program available to all Platinum and Gold Level Brunswick Dealers with two (2) or more employees. The AdvantageCare Plan offers Brunswick dealers a solution to the high cost of healthcare and employee benefits. Provided through Brunswick, it was established to provide benefits for eligible employees and dependents of member employers. To secure these benefits, the trustees have entered into an insurance arrangement with certain underwriters at Lloyd's, London which guarantees all eligible benefits from the first dollar to the limits of the plan.

What Types of Plans are Available?

There are two flexible plan types available. Many options exist for deductible, co-pays, out-of-pocket, and coinsurance. Each plan type is a PPO and allows the employer to design/customize a benefit plan to attract and retain employees in their particular market. If there are over 40 employees enrolled, an employer can offer two plans: i.e., a low cost option that the employer contribution should be based upon, and a high cost option that the employee can access by paying for the difference through a higher contribution.

Please Note: AdvantageCare plans may not be available in all states and plan benefits are subject to change.

Plan 1: PPO based plan with up to \$5 million in lifetime benefits. Plan features include: choice of office visit co-pays, deductibles, coinsurance limits, and prescription drug benefit options. Optional dental and vision coverage can also be offered on a voluntary basis.

Plan 2: Consumer Driven HSA Plan options. This plan design offers three high deductible options that enable your employees to setup tax-qualified Health Savings Accounts. All contributions to the HSA and earnings are tax-free if funds are used for medical expenses.

AdvantageCare plans require at least 75% participation among eligible full-time employees and at least 50% of the plan cost for employee coverage must be paid by the employer.

Other participation requirements include:

- A signed Employer Participation Agreement
- Employer Wage & Tax Statement
- Completed Health History for all participating employees and dependents.

Call us today at 866.641.8836 to learn more about the Health Benefit program designed exclusively for Brunswick Dealers.