



After roughly 2 months, MBIA is excited to share an update to our exclusive member benefit to those who need quality health care. Through our partnership with The Warner Companies, we have helped over 25 companies and their employees save significant money, all while providing better health care coverage.

PROGRAM HIGHLIGHTS:

1

REAL RESULTS FROM MEMBERS – 24% Average!

- o MBIA Law Firm: 46 employees (+ dependents), comparable coverage, **\$110,000+ in annual savings**
- o MBIA Remodeler: 14 employees (+ dependents), same coverage, **\$16,000+ in annual savings**
- o MBIA Property Manager: 25 employees (+ dependents), comparable coverage, **\$55,000+ in annual savings**
- o MBIA Paving Company: 77 employees (+ dependents), comparable coverage, **\$251,000+ in annual savings**

2

IMPORTANT RENEWAL INFORMATION (SEPTEMBER – DECEMBER ANNUAL RENEWALS)

If your annual insurance renewal is coming up between September and December, NOW is the time to review your options!

Many brokers in healthcare wait until the last minute (30 days prior to renewal) to deliver a rate increase and options to increase deductibles, co-pays, etc. to keep costs down. (Tactic to retain business by not giving clients enough time to shop the market or engage another broker).

The State of Maryland requires 60 days prior to renewal date for delivery of "new" rates, however most employers are not aware.

We highly encourage our members to send in census data to MBIA/Hamilton 60 - 75 days in advance of your renewal date. MBIA Members will then not feel "boxed in" with the status quo while passing increases along to employees or eating the increase themselves.

3

NEW TELEMEDICINE OPTION TO REDUCE COSTS!



SwiftMD Stands Out in the Crowd

SwiftMD has the highest utilization in the telemedicine space, over 62%. Here's how it works:

- Can be added as a stand alone program
- Can be added off-cycle
- Offered as employer- or employee-paid
- Highest-rated telemedicine service provider for utilization, member education, ease of use and customer service
- Low monthly cost for employers or employees—access to quality, convenient care with no co-pays or consult fees!

What is SwiftMD?
SwiftMD is the modern version of a home call. It allows employees a more convenient and affordable way to "see" a doctor.

Quality care is provided by U.S. trained board-certified physicians by phone or video chat.

SwiftMD provides employees and their families convenient access to medical care, including prescriptions when needed.

SwiftMD is cost effective, and members will save on ER, Urgent Care and visits to their doctor's office.

Members can download their SwiftMD medical records to share with family and other providers.



SwiftMD is a telemedicine service that delivers quality, convenient healthcare via phone and videoconference 24/7!

How SwiftMD works with your company

What is covered under the cost of a group plan?
In addition to 24/7 access to consults with U.S. trained physicians, membership fees include access to an online member portal, members' health records, and other member tools and services. Employees get program implementation, and introduction and promotional materials at no extra cost.

Will my employees like SwiftMD?
Yes. With SwiftMD, employees enjoy greater convenience, better access to care and more control over their healthcare dollars. What's not to like? Employees receive a membership card and a welcome letter to introduce the advantages of SwiftMD and get started using the service.

What kinds of businesses benefit from SwiftMD?
Most businesses of any size in any industry can benefit from a SwiftMD program. It doesn't matter if you currently self-administer, offer a traditional indemnity plan or don't offer health benefits of any kind. We can show you how to provide an affordable, effective benefit that your employees will love.

Does SwiftMD work with my existing healthcare plan?
Yes. SwiftMD is not health insurance, nor merely an advice line. It's a supplemental health benefit that provides convenient access to non-emergency medical care for common, minor conditions. SwiftMD complements whatever insurance plan you offer, or provides a high-value, stand-alone benefit.

Will my company save money?
SwiftMD is flexible and provides cost containment on the care delivery side. Most companies experience a return on their investment, in addition to soft savings from reduced absenteeism. Combining SwiftMD with a High-Deductible Health Plan can result in additional savings.



CONDITIONS WE TREAT

- Allergies and rashes
- Ankle pain
- Cold sores
- Earache
- Fever and flu
- Headache
- Hives and itches
- Lyme disease
- Neck and back pain
- Pink eye
- Poison ivy
- Headaches
- Prescription called in when appropriate
- Sinusitis
- Sore throat
- Upper respiratory infections
- Urinary tract infections
- Your individual concerns

SwiftMD does not replace a member's P.F. or specialist managing chronic and serious conditions. SwiftMD does not diagnose or prescribe controlled substances, and cannot order other medications. For more info, please contact our Chief of Telemedicine at SWIFTMD@AT&Tglobal.com



Contact Mark Kauffman at 410-917-3002 or email mkauffman@fwarner.com

(click to enlarge)

INTERESTED IN THE PROGRAM?

VISIT: WWW.MARYLANDBUILDERS.ORG/HEALTH-INSURANCE