



*Keenan*<sup>®</sup>

 *Complete Care*<sup>®</sup>



MCSIG

municipalities • colleges • schools  
insurance group

# Financial Burden of Medical Costs

**50%+**

US families living paycheck to paycheck

**31%**

US workers have less than \$500 for emergencies

**\$1,000+**

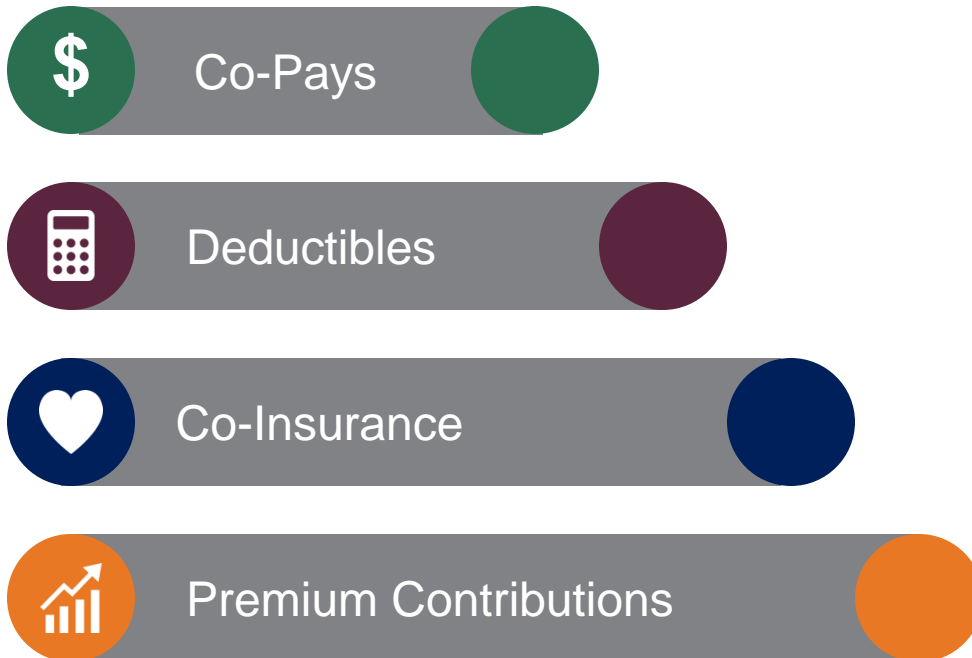
Average out-of-pocket cost for hospital stay

**\$18,400**

Family maximum out-of-pocket limit

# Imagine 100% Coverage

Imagine if there was a product that could provide up to a **100% coverage experience**



# Introducing Complete Care<sup>®</sup>

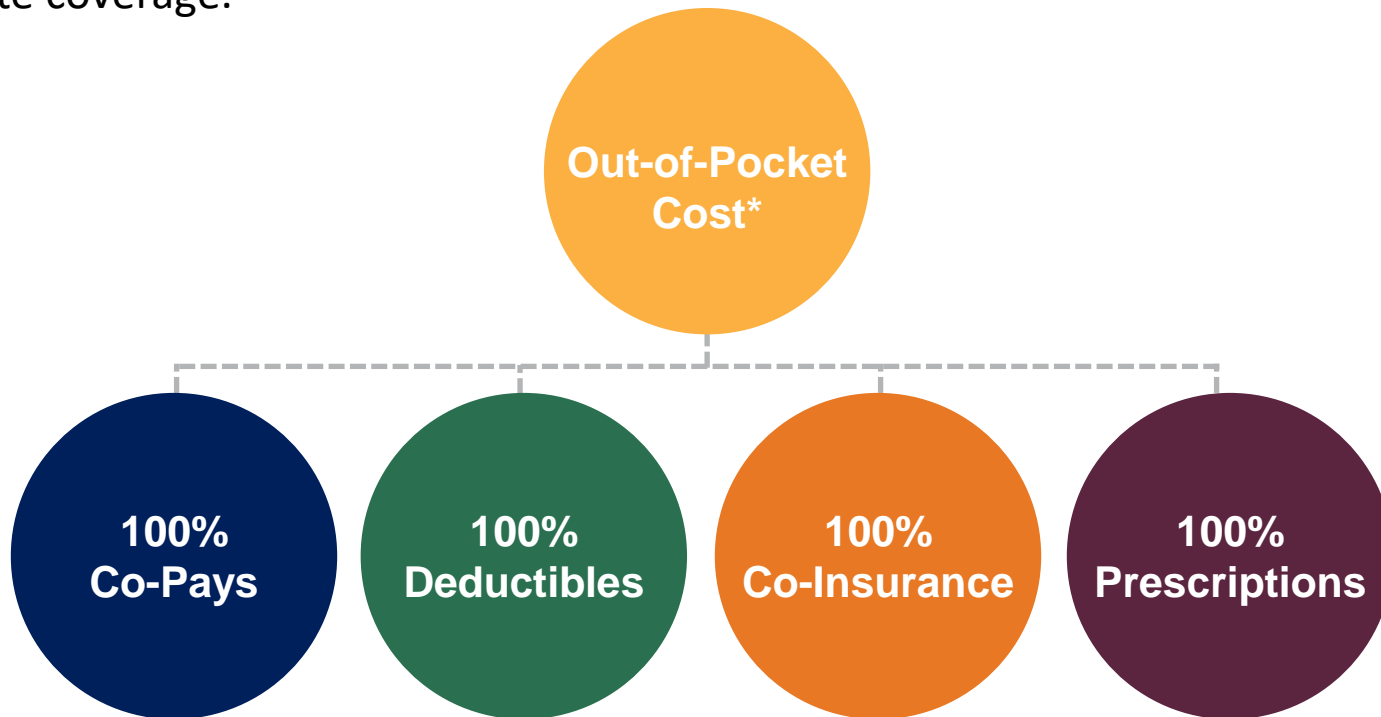
CompleteCare offers employees who enroll in alternate group medical coverage (typically through a spouse or registered domestic partner) up to 100% coverage on their medical expenses.

By enrolling in alternate coverage, you will be reimbursed for **ALL** eligible co-pays, co-insurance and deductibles incurred through your alternate medical plan.

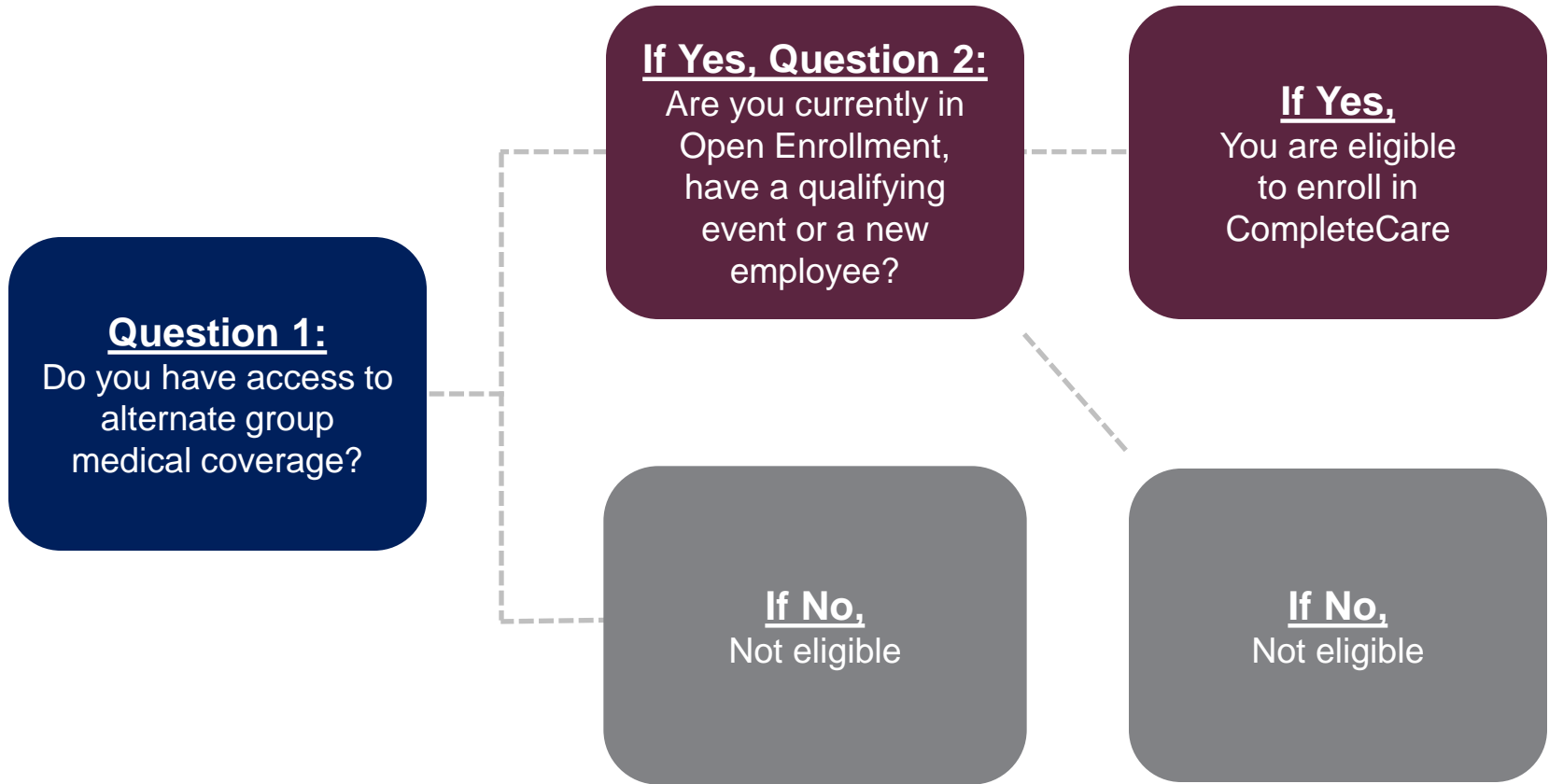


# What is Reimbursed by CompleteCare?

Reimbursement up to **100% of out-of-pocket costs** incurred under alternate coverage.



# Who is Eligible?



# Who is Eligible?

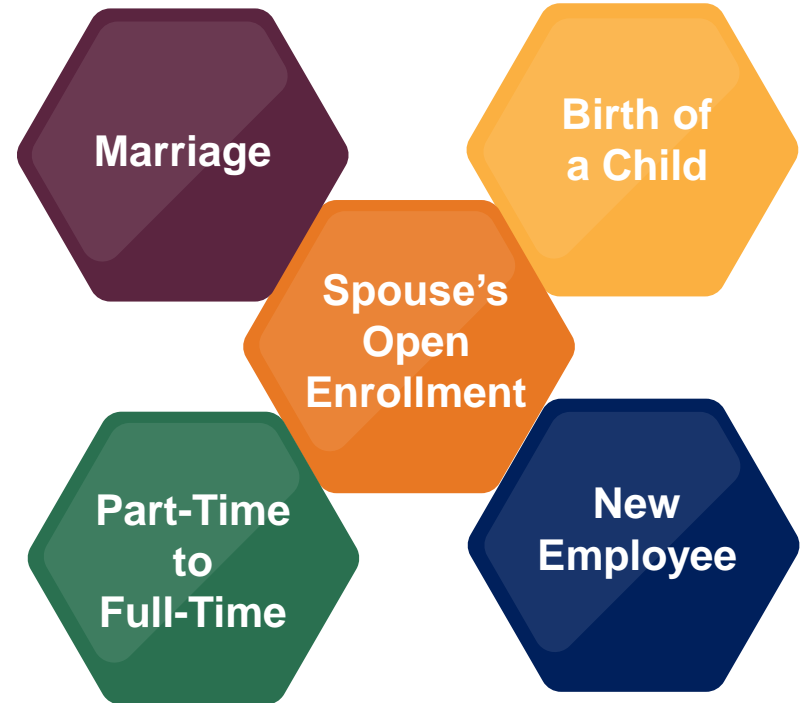


## Employee Protection

There is guaranteed reinstatement into a MCSIG medical plan if your spouse loses their job or entitlement to coverage.

Reinstatement will occur without lapse and no pre-existing condition limitations.

## Qualifying Life Event



# Who is Not Eligible?

1. Not available to employees and their dependents whose alternate medical coverage would be through MCSIG.
2. Not available to employees whose alternate medical coverage is **one of the following:**
  - Has an active contribution a Health Savings Account (HSA)
  - Medicare, Tricare and Medicaid
  - Covered California
  - Individual Policy
  - Limited Benefit Health Plan
3. An employee may be enrolled in a Health Reimbursement Arrangement or Flexible Spending Account but **CANNOT** be reimbursed by **BOTH**.



# Example: Susan's Surgery (Part 1)

Susan has decided that she is going to enroll in CompleteCare. She has enrolled on her husband Bill's group health plan and has submitted the proper paperwork. She is happy with the move but there are some differences in the benefits:



Current  
Plan

\$1,250 Deductible  
\$500 Co-Pay  
Same Prescription Co-Pay  
No Reimbursement



Spouse's Group Plan &  
CompleteCare

\$2,500 Deductible  
\$750 Co-Pay  
Same Prescription Co-Pay  
100% OOP Reimbursement

# Example: Susan's Surgery (Part 2)

Susan has an unexpected medical emergency and requires surgery as well as prescription medication. The following table shows the out-of-pockets savings that Susan would experience with CompleteCare:



Current  
Plan

\$500 Co-Pay  
+\$80 Prescriptions

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\$580



Spouse's Group Plan &  
CompleteCare

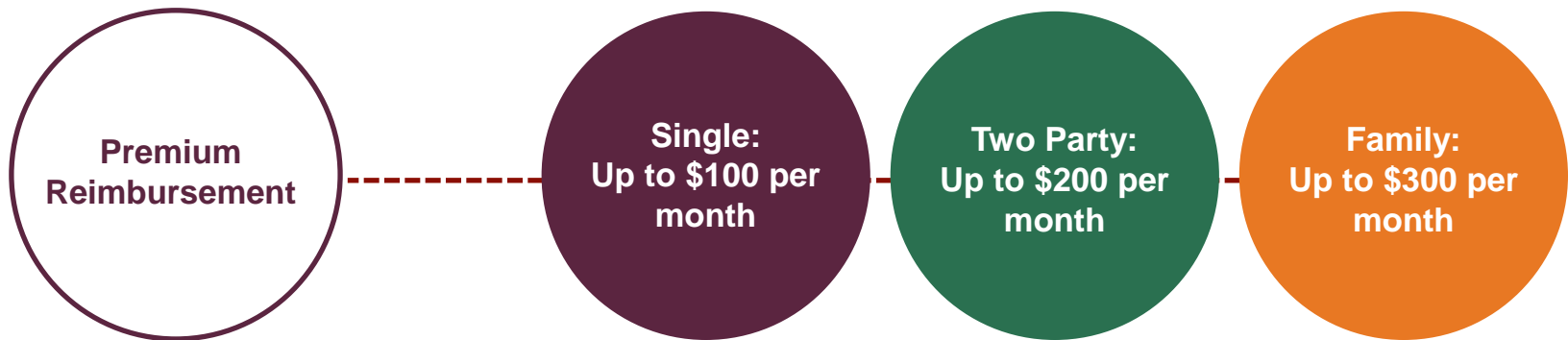
\$750 Co-Pay  
+\$80 Prescriptions

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\$830  
+\$830 Reimbursement  
TOTAL = \$0.00

# What if Alternative Coverage is More Expensive?

Reimbursement of a portion of **additional premiums** paid for alternate coverage.



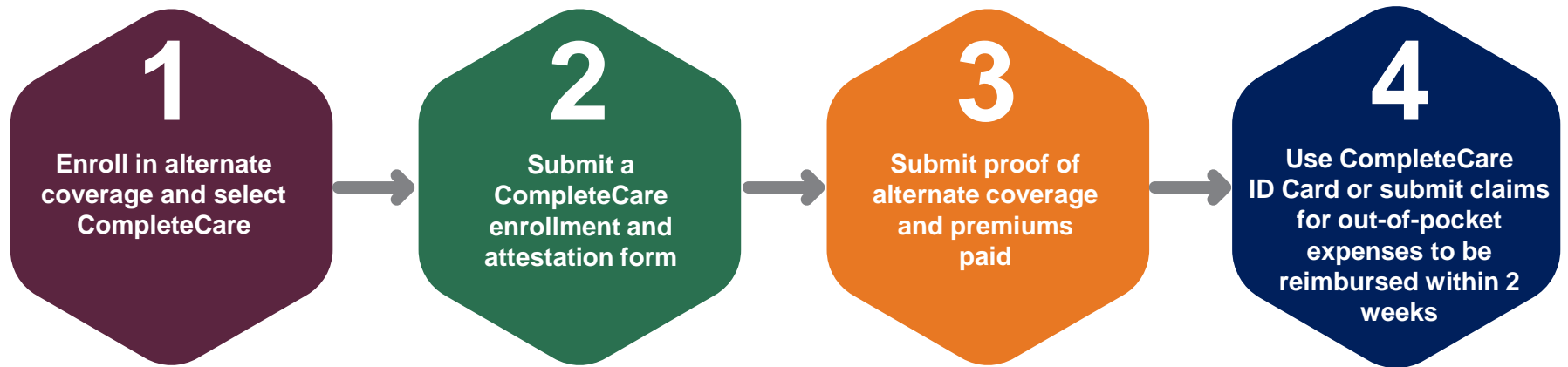
# Premium Reimbursements

-  Premium reimbursements are only paid on amounts above the cost of coverage through district group plan 
-  For reimbursement, proof of premium contribution is required 
-  Reimbursements are paid monthly via check to home address 
-  A 1099 Tax Form will be provided at the end of each year (if appropriate) 



# How does CompleteCare work?

## 4 Step Process...



# How to get Reimbursed?

1

Present Alternate Health Plan ID card & CompleteCare ID Card

2

If provider does not accept CompleteCare ID Card, pay for services and obtain a receipt and/or explanation of benefits (EOB)

3

Prepare and submit a claim to Catilize Health, using [portal.catilize.com](https://portal.catilize.com)

4

Claims are processed within two weeks

# Where do I File Claims?

## Claims Administrator

### **Catilize Health**

2605 Nicholson Road, Suite 1140

Sewickley, PA 15143

**Hotline:** 1-877-872-4232

**Fax:** 1-877-599-3724

**Hours:** 5:30 AM – 5:00 PM PST

**Monday – Friday, except Holidays**





Thank you!