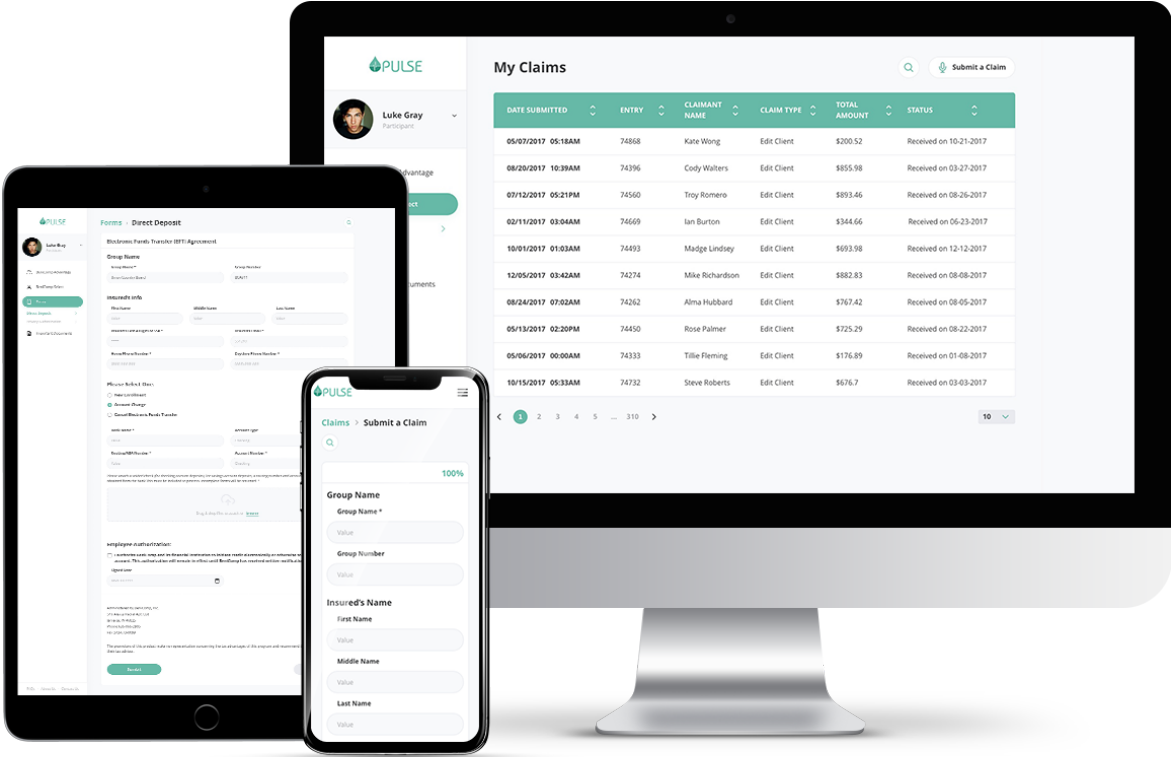


BeniComp Select Executive Medical Reimbursement Retain and Reward Executives



BeniComp Select Executive Medical Reimbursement






WHAT IS EXECUTIVE MEDICAL REIMBURSEMENT?

BeniComp Select is a fully insured, supplemental, group medical expense reimbursement policy. It allows employers to reimburse their key employees for medical expenses not otherwise covered by their base health insurance plan.






WHY CHOOSE BENICOMP SELECT?

BeniComp has been in business since 1962, and is the largest executive medical reimbursement company in the country providing excellent services including:

EMPLOYER BENEFITS

-  No waiting period
-  Cost-effective alternative to HSA, FSA, and HRA
-  Tax-free premium expense
-  Fully insured - variable premium
-  HIPAA compliant online claims submission

EMPLOYEE BENEFITS

-  100% reimbursement for out-of-pocket medical claims
-  Tax-free reimbursement
-  Flexible eligible expenses
-  Intuitive digital claim submission
-  Family and spousal coverage

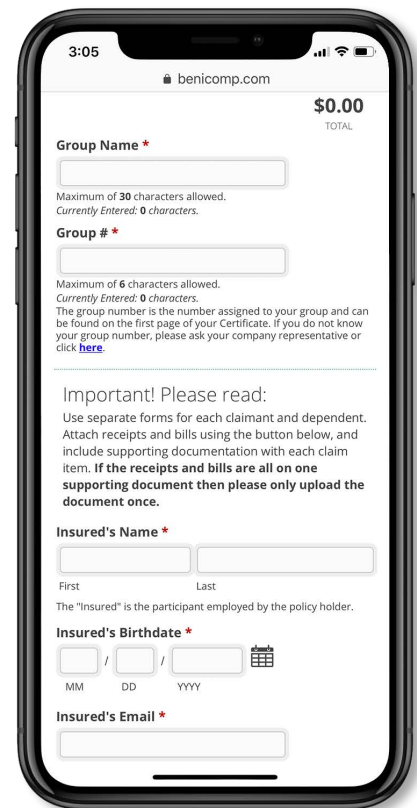
PREMIUMS

ANNUAL COST

- \$350 premium per each covered employee

PAY AS YOU GO PREMIUM











- Paid claims + 11% administration premium
- Accidental death benefit equal to annual maximum up to \$100,000 at no additional cost.



PLAN MAXIMUM	MINIMUM # OF PARTICIPANTS	PLAN MAXIMUM	MINIMUM # OF PARTICIPANTS
\$200,000	1	\$25,000	4
\$100,000	1	\$20,000	5
\$75,000	3	\$15,000	5
\$50,000	3	\$10,000	10
\$35,000	4		

BeniComp Select Executive Medical Reimbursement

TAX ADVANTAGES AND BENEFITS

-  Non-taxable benefit to the employee
-  Tax deductible benefit for the employer
-  Recruitment and retention of key employees
-  Flexible benefit schedule
-  Enhanced medical plans for as many or as few employees you choose
-  Reduced out-of-pocket expenses
-  Spousal and dependent coverage
-  No pre-existing condition limitations
-  Convenient Online claims submission
-  No age limit

ELIGIBLE EXPENSES UNDER SECTION 213 IRS

-  Prescription drugs
-  Private-duty nursing
-  Hospital expenses, including private room charges
-  Dental and orthodontic expenses
-  Home health care
-  Alcoholism and drug-abuse treatment and facilities
-  Vision care including all types of frames
-  Inpatient and outpatient psychiatric care
-  Charges for the diagnoses of infertility
-  Treatment of fertility up to 10% of annual maximum per calendar year
-  Medical transportation, including air and hotel (limitations apply)
-  Medical supplies and equipment
-  Smoking cessation programs
-  Chiropractic services
-  Speech therapy
-  Otologic examinations and hearing aids

BeniComp Select Executive Medical Reimbursement

GETTING STARTED

Enrolling in BeniComp Select can be done in just 5 easy steps!

1 Fill out an application online

Fill out an application on www.benicompselect.com/start.

2 Upload your summary plan description (SPD)

An SPD upload button is provided within the online application if the participants have employer-sponsored health insurance.

- If any potential participants are individually insured, they must attach their individual health plan's SPD to their online enrollment card.
- If any potential participants have Medicare, they must attach a copy of their Medicare card and their spouse's Medicare card, if applicable, to their online enrollment card. Potential participants on Medicare must have Parts A and B and an additional supplement plan, such as Medicare Part D or F

3 Submit list of participants

Send us a list of the participants joining the plan along with their email addresses. These emails will be used to send participants their online enrollment cards

4 Participants fill out an enrollment card and EFT form

A link for an online enrollment card and EFT form will be sent to the employer contact for distribution to eligible employees.

5 Sign business associates agreement (BAA)

Online business associates agreement (BAA) will be submitted to the employer contact to sign.

The plan can be added to any existing insurance plan that meets eligibility requirements. The application process is simple. Just call **(844) 489-9519** or visit us at www.benicompselect.com to get started!