

An Executive Medical Reimbursement Proposal for:

JHH

Presented by:

Jack H. Hurwitz

Date:

2/2/2010



Executive Edge 1045 76th Street, Suite 4000 West Des Moines, IA 50266 888.463.0254 www.thetsjgroup.com

110



The Advantages...

- Executive Edge is an insured medical reimbursement plan.
 Because this program is insurance, you do not lose the tax benefit by choosing which class or classes of employees receive this benefit.
 You do not need to cover all employees.
- Premiums paid, by you –
 the employer on behalf

- of these key employees, are generally TAX DEDUCTIBLE.
- Reimbursements paid to your executives are typically **TAX EXEMPT**. Remember, reimbursements made through discriminatory selffunded, or so called "bonus" plans are subject to ordinary income tax (IRC Sec. 105 (h).
- Choice of TWO PLANS with an annual maximum benefit of either \$200,000 or \$100,000.
- Executive Edge is a dynamic RECRUITMENT AND RETENTION TOOL for your company.

EXECUTIVE FDGF

provides the extra benefit your employees want – and the tax break your company needs.



Executive Edge provides an extra benefit for your key employees by supplementing your basic health plan.



Executive Edge 1045 76th Street, Suite 4000 West Des Moines, IA 50266 888.463.0254 www.thetsjgroup.com



Highlights

AVAILABILITY	May be purchased by all business entities, including "C" Corporations, LLCs, LLPs, Sub S Corporations, General Partnerships and Sole Proprietorships. Executive Edge is not available in Colorado, Connecticut, Georgia, Kansas, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Dakota, Texas, Vermont or Washington.	
ELIGIBLE REIMBURSEMENT EXPENSES	Out-of-pocket medical expenses not covered by your base health plan, such as deductibles, co-pays, etc. These expenses must qualify as medically necessary as defined and allowed under IRC Sec. 213.	
INELIGIBLE EXPENSES	Cosmetic surgery, unless it is of a reconstructive nature. Any treatment not prescribed by a licensed practitioner, or Custodial Care.	
MAXIMUM ANNUAL BENEFIT	\$200,000 or \$100,000	
UNDERLYING PLAN MINIMUM REQUIREMENTS	Medical: Calendar year deductible of not greater than \$5,000 and overall maximum out of pocket of \$10,000. Dental: None required	
AD&D	Vision: None required All covered employees receive \$100,000 Accidental Death &	
AUGU	All covered employees receive \$100,000 Accidental Death & Dismemberment policy.	
ANNUAL PREMIUM	Fixed \$250 annually + 110% of claims	
PARTICIPATION	Full-time employees, directors, retired employees, surviving spouses. MINIMUM: Executive Edge may be written down to one life except in North Carolina where there is a minimum of two lives.	

Disclaimer: This marketing material only offers a brief description of the Executive Edge policy. Complete policy provisions and coverages are described in the policy.

Executive Edge 1045 76th Street, Suite 4000 West Des Moines, IA 50266 888.463.0254 www.thetsjgroup.com



Cost Summary Page

\$200,000 PLAN

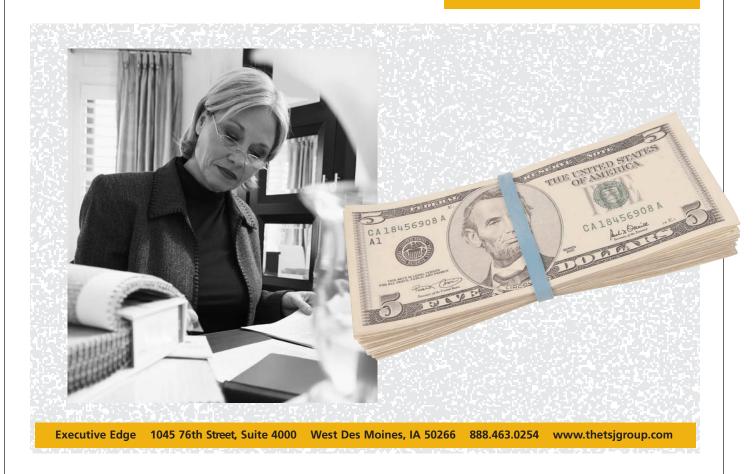
ASSUMPTIONS:

1	Χ	\$250	=	\$250.00
# of insured		Fixed		total annual premium
employees		Premium		plus 110% of approved claims

MAXIMUM COST:

1	= \$ \$92,000.00
# of insured employees	maximum cost from chart at right

MAXIMUM PRI Number of covered individuals	EMIUM CHART Maximum Cost factor
2	\$ 92,000
3-4	\$ 82,000
5-9	\$ 62,000
10-14	\$ 42,000
15-19	\$ 32,000
20-49	\$ 28,000
50+	\$ 22,000





Cost Summary Page

\$100,000 PLAN

ASSUMPTIONS:

MAXIMUM COST:

MAXIMUM PRE Number of covered individuals	EMIUM CHART Maximum Cost factor
2	\$ 46,000
3-4	\$ 41,000
5-9	\$ 31,000
10-14	\$ 21,000
15-19	\$ 16,000
20-49	\$ 14,000
50+	\$ 11,000



Executive Edge 1045 76th Street, Suite 4000 West Des Moines, IA 50266 888.463.0254 www.thetsjgroup.com





CLAIMS SUBMISSION

It's very important that claims be first submitted to your base health carrier. Then, simply submit an Executive Edge claim form along with the Explanation of Benefits (EOB) from the underlying health plan. Once we have received the EOB, the Executive Edge claim form and appropriate premium, reimbursements are sent to the covered executives.

PREMIUM PAYMENT AND REIMBURSEMENT

You may select either of the following premium payment methods:

1. WITH CLAIMS SUBMISSION.

When sending the claims to Executive Edge, simply include a check for 110 percent of the total amount. Reimbursement will go out within five to seven business days.

EXECUTIVE EDGE

is underwritten by Pan American Life. **2. PRE-FUNDING.** This method allows the employer to deposit an amount of money in a reserve account with Executive Edge. We will then use money from this account to immediately reimburse the covered executives for their claims. In addition, we will notify the employer whenever the reserve account needs to have funds added.

