

# What is a Gap Plan?

A Gap Plan is insurance designed to pay what health insurance plans do not cover, such as deductibles and co-insurance expenses.

Gap plans are growing in popularity due to the fact that, when designed properly, the plan will:

## Help Employers

Save money on health insurance premiums, by raising the deductible

## Help Employees

Reduce out-of-pocket expenses for hospital stay or out-patient surgery

## Help Employees

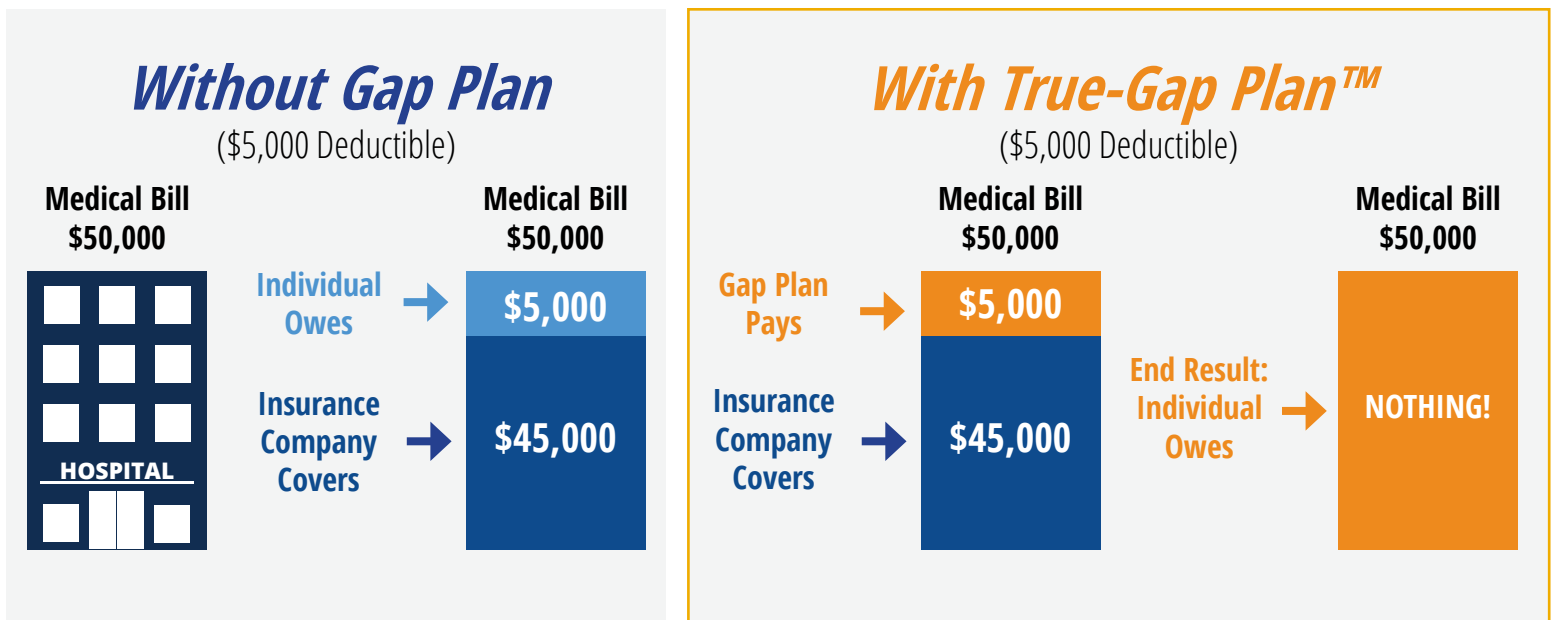
Save money on health insurance premiums

**Regardless of the size of your deductible, a gap plan can cover it.**

Though not required, simply raising the health insurance deductible, health insurance premiums are **reduced**.

A **gap plan** is established to cover most or all of the out-of-pocket expenses.

## This is how it works...



**In order to combat the healthcare dilemma of increasing health insurance premiums and greater financial exposure to employees, gap insurance plans are proving to be the solution.**

# Benefits of a Gap Plan

Even physicians and their employees have to combat the ever increasing cost of health insurance premiums. At health insurance renewal time, you may:

- Absorb the increased cost, decreasing profitability
- Raise the deductible, which increases your and employee's financial exposure
- Reduce overall benefit offerings



**None of the above are good for the company, or employees.**

Most employees live paycheck to paycheck and don't have a mere \$1,000 in the bank to cover even a low deductible and studies show medical bills are the number one reason for bankruptcy.

The solution? SBC Benefits exclusive *True-Gap Plan™*.

You've heard of insurance companies advertising... "their plans fill in the gaps of what health insurance doesn't cover". Well, the *True-Gap Plan™* CAN actually truly cover what health insurance plans don't pay. As long as an individual is on a health insurance plan, and treatment is for a covered event, the *True-Gap Plan™* can potentially cover 100% of the individual's out-of-pocket expense.

Plus, in the process of adding benefits, the company and employee, can actually save on health insurance premiums AND reduce the employee's out-of-pocket expense!

In order to make the plan work, the employer or employee may simply raise their deductible, and/or out-of-pocket expense on their health insurance, which saves enough in premium dollars to pay 100% of the *True-Gap Plan™* and still ultimately save on premium dollars.

EXAMPLE:		
	Current Medical Plan	Proposed Medical Plan + <i>True-Gap Plan™</i>
Out-of-pocket Max	\$3,500	\$5,000
Monthly Premium	\$412.60	\$371.60

<i>True-Gap Plan™</i>	
In-Patient Coverage . . . . .	\$4,000
Out-Patient Surgery Coverage . . . . .	\$4,000
New employee Out-of-Pocket expense: . . . . .	\$1,000
Net Premium Monthly Savings . . . . .	\$41.45

In addition to the gap plan, five other benefits are included in the *True-Gap Plan™*. Benefits included are:

1. Telemedicine with Behavior Health and Couple's Counseling with no co-payments
2. Evacuation and Repatriation
3. Discount Rx
4. Lab Testing Discount
5. Imaging Discounts.

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