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Premier Senior Health Plan is an employer-sponsored group Medicare Supplement & Rx plan for people age 65 and older. It pays the out-of-pocket medical expenses covered but not paid in full by Medicare.

Plan Features:

- Guaranteed issue and guaranteed-renewable
- Year-round prospecting, writing and enrollment without scope of appointment
- Multiple medical deductible, co-pay, and Rx plan options available
- Plan can be entity-paid, member-paid, or split-billed
- Tax-deductible premiums (unless voluntary)
- Portable into retirement with at-home billing
- Superior broker support and member advocacy

Medical Features:

- A+ rated insurer
- Ability to self-refer to any doctor nationwide that accepts Medicare
- Plan pays Medicare-approved Part B excess charges
- Same age-banded rates nationwide
- Scalable down to one person insured

Rx (Part D) Features:

- Largest PBM in the country with over 72,000 participating pharmacies
- Plans with full and partial coverage through the “donut hole”
- Scalable down to two retirees

Requirements:

- Sponsoring entity must have a Federal Tax ID (EIN)
- Full-time people are not eligible in sponsoring groups of 20 or more total actives
- PSHP’s medical plans are not available for sponsorship by entities domiciled in the states of Florida, New York, Minnesota and Washington, although any members residing in those states can still be covered.
- Group’s sponsorship of PSHP requires at least a 50-day lead time prior to effective date for the Rx plan and / or for members not yet enrolled in Medicare Part B
- Member(s) must be enrolled in Medicare Part B by the effective date of coverage