

**HEALTH CARE
INSURANCE PROGRAMS**

Wide-ranging services with a single price tag.

ART New World Insurance Service and F. D. Lindsey Associates can develop a “no surprises” package that allows you to establish a budget for healthcare coverage. In addition to the financial protection provided by your stop-loss coverage, the Health Care Plan includes all of these services in one fixed cost:

- Plan implementation including plan document, summary plan description, ID cards
- Account and member services
- Fast and efficient claims adjudication
- Specific accommodation protection
- Annual aggregate advance
- Nationwide PPO access
- Subrogation services
- COBRA administration
- HIPAA administration
- Managed Care services
 - Utilization Management and Case Management
 - Disease Management outreach
- Negotiated savings program for out-of-network provider charges
- National pharmacy network that includes national chains, independent retail outlets, mail order, outpatient hospitals, and Internet option
- National recognized network for specific transplants
- Outlook Vision discount card
- LabOne, an outpatient laboratory services provider, that offers a 100% benefit
- Management reports
- IRS Form 5500 preparation
- Claim funding banking services
- Reinsurance claims and reimbursement coordination
- New York Health Care Reform Act administration