



ICS BENEFITS PROGRAM

This program provides Members of the Illinois Chiropractic Society a comprehensive and affordable healthcare solution designed to meet all the compliance requirements of ACA. By offering affordable coverage along with proactive cost containment and employee wellness features, member companies can strategically manage healthcare costs while still maximizing benefits for their employees.

	HealthyChoice	Healthy100	HealthyValue	HealthyConsumer
Deductible	\$1000/1500/2000/2500	\$2500/3000/3500/5000	\$2500/3500/6850/10,000	\$3000/3500/5000/6500
Lifestyle Deductible	\$500 Deductible Credit	\$500 Deductible Credit	\$500 Deductible Credit	\$500 Deductible Credit
Co-insurance	80/20	None	50/50 None	None
Office Visits Copay	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$30 ¹ / \$50 ¹
Hospital ER Visits ²	\$250 Copay	\$250 Copay	\$250 Copay	Deductible / Co-insurance
Urgent Care Visits ³	\$50 Copay	\$50 Copay	\$50 Copay	Deductible / Co-insurance
Rx Drug Benefits Copay	\$1/\$15, \$50, \$80	\$1/\$15, \$50, \$80	\$1/\$15, \$50, \$80	\$1/\$15, \$50, \$80 ¹
Allergy Treatment	\$25 Copay	\$25 Copay	\$25 Copay	Deductible / Co-insurance
Diabetic Testing Supplies	100% thru Lifestyle	100% thru Lifestyle	100% thru Lifestyle	Deductible / Co-insurance
Telemedicine Consult	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Lab Testing	100% thru Lifestyle	100% thru Lifestyle	100% thru Lifestyle	Deductible / Co-insurance



For questions or to receive a proposal:

See the ICS Website for agent contact information

SAMPLE MEDICAL RATES

Each client group will go through underwriting. Premiums may be higher or lower based on underwriting results.

PLAN OPTION	HealthyChoice 1500	Healthy100 3000	HealthyValue 6850	HealthyConsumer 5000
Employee Only	\$395.98	\$371.03	\$311.96	\$300.73
Employee / Spouse	\$851.37	\$797.71	\$670.72	\$646.57
Employee / Child(ren)	\$772.17	\$723.50	\$608.33	\$586.43
Family	\$1,176.07	\$1,101.95	\$926.53	\$893.17

¹ After deductible is met. ²After Copay then 100% to \$500 per visit, then Deductible/Co-insurance. ³Hospital ER Facility Charge Only, after Copay then Deductible/Co-insurance. Copay is waived if admitted. * Groups of 4-9 employees can choose two plans. Groups of 10-25 employees can choose three plans. Groups of 26+ employees can choose up to four plans. ** Groups must have at least 4 enrolled employees to be eligible for the plan. Eligibility for all plans is 30 hours, governed by ACA. Plans are underwritten by our re-insurance partners and utilize various provider networks throughout the country. Contact your Lifestyle Sales Representative for more details.