



IHP OVERVIEW

A group health insurance program for employers with more than 50 employees

Innovative Health Plan is a unique medical plan that helps employers control health insurance costs and improve the health and wellness of their employees.

KEY EMPLOYER BENEFITS

IHP clients enjoy predictable premiums just like they would in a fully insured environment. And since IHP is a level-funded premium program, there is a return of any surplus claim dollars.

Employers can select from multiple medical and prescription drug plans, a variety of customized provider networks, or our newly designed Medicare Based Pricing.

Our comprehensive HRIS System provides online access to benefits administration, reporting, and COBRA management, reducing your HR staff work. Many time consuming tasks can even be self-administered by employees.



KEY EMPLOYEE BENEFITS

IHP also provides its members access to programs that reward healthy habits and reduce out-of-pocket costs. Our \$365 Daily Living Habits wellness program includes financial rewards for healthy choices. Members also have access to cost-saving programs such as 24/7 Telemedicine, Prescription Assistance, and a Discount Card for a variety of everyday needs.

IHP combines the security and benefits of a fully insured product with the cash savings benefits of a self-funded plan