

# All New

# Dual-Option Plans from Landmark

Landmark's Dual-Option Plan allows employers to offer two different plans to their employees. Employers must choose one of our budget-friendly Standard Plans that cover medically necessary treatments for acute conditions, to be offered alongside one of our Expanded Plans, at no additional cost to the employer. The Expanded Plan provides unrestricted access to treatment for not only acute care, but also for on-going maintenance and wellness care. Employees get to choose the plan that's right for them: the Standard Plan that keeps costs down or the Expanded Plan that provides the freedom to access care for any reason.

## Underwriting Requirements:

- Landmark Employer Sponsored Plans are not voluntary. All employees and dependents enrolled in the employer-sponsored major medical plan must enroll in the Landmark Plan(s).
- Only employees and dependents with primary medical coverage are eligible.
- Employees and dependents must live or work within our service area (the State of California) to be eligible.
- Groups must have a minimum of ten enrolled employees to offer a Dual-Option Plan or two enrolled employees for a Single-Option Plan.
- Major Medical Product Carve-outs are allowed. All carve-out employees and dependents must enroll in the Landmark Plan(s). Group size will be based on the number of enrolled carve-out employees. A minimum of ten employees must enroll for a Dual-Option plan or five employees for a Single-Option plan.
- Employees who waive group medical are not eligible for Landmark coverage, unless they are covered by a spouse's group medical plan or a government program.
- The employer must contribute at least 60% of the Landmark premium for employees of the lowest cost option in a Dual-Option offering, or 50% of the Landmark premium for employees in a Single Option offering.

- Dual-Option allows the pairing of any Standard Plan with any Expanded Plan, but no other combinations are allowed. A 10% increase to the standalone plan rates of both plans being offered will be assessed.
- Subscriber and dependent(s) plan choice must match when offering a Dual-Option Plan.

## Group Numbers/Billing:

All Dual-Option groups will be assigned two group numbers. One number will be assigned for each plan, and groups will receive two separate billing statements; one for each plan/group number. Groups can pay as billed. Or, if preferred, groups can write one check for both bills, documenting on the check stub the amount being paid for each plan/group number.

## New Quoting Tool & Enrollment Forms/Template:

Please download our new quoting tool, enrollment forms and census enrollment template from the Landmark website at [www.LHP-CA.com](http://www.LHP-CA.com). This allows for the quotation and selection of the Dual-Option Plan. Or, feel free to request an RFQ e-mail from [sales@LHP-CA.com](mailto:sales@LHP-CA.com) which contains all the updated forms and provides you with everything you need to quote and enroll a group in Landmark.

## Have Questions?

Call Sales: **(800) 298-4875, Option 5**

E-mail Sales: **[sales@LHP-CA.com](mailto:sales@LHP-CA.com)**

Visit our Website: **[www.LHP-CA.com](http://www.LHP-CA.com)**

