

# An Innovative Health Insurance Solution for California's Working Uninsured

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In a perfect world, comprehensive health insurance is affordable and everyone has coverage. Or, better yet, no one would get sick. But in the real world, 6.6 million Californians are on the sidelines living without health insurance and, at some point, many could get sick.<sup>1</sup>

A real world approach to the problem aims at finding affordable solutions today because, for many, having something is better than nothing.

To meet this demand, Sekure Healthcare is teaming up with Symetra Life Insurance Company and Contractor's Choice to bring an innovative medical insurance solution that opens the door to coverage for so many of California's working uninsured.

Called *The Essentials*, it's a program from Sekure Healthcare that combines its network providers and patient advocacy with Symetra's Select Benefits limited benefit medical insurance policy.

Sekure Healthcare incorporates the unique health coverage needs of Latinos who make up 57 percent of California's working uninsured<sup>2</sup> by including access to community clinics, 24x7 bilingual nurse-line, and cross-border health coverage. With *The Essentials*, members can use their insurance benefits for covered visits outside the US when accessed through the Sekure Healthcare PPO network, which includes providers in more than 300 cities throughout Mexico.

*The Essentials* is offered exclusively through Contractor's Choice, the premier administrator specializing in benefit programs for public works contractors. Contractor's Choice offers various health coverage products and specialized services—hour-bank administration, consolidated billing and more—within an established ERISA trust for small and medium-size employers in construction, landscape contracting and agricultural industries.

## ***The Essentials* is ideal for companies with:**

- Low participation in their major medical plan.
- No medical benefits at all.
- A large Hispanic workforce.
- Part-time and/or seasonal workers who do not generally qualify for other coverage.

## **With *The Essentials*, clients will have access to a program that offers:**

- Health insurance for low-wage earners and their dependents who would otherwise go without.
- Cost-effective benefits with plans starting at under \$100 per month.
- Select Benefits preselected fixed dollar coverage for doctor's office visits, preventive care, hospital stays and more.
- Sekure Healthcare PPO network access to help reduce out-of-pocket expenses.
- Benefits for covered visits outside the US when accessed through the Sekure Healthcare PPO network.

## ***The Ultimate Triple Choice Option***

In addition to *The Essentials*, Contractor's Choice also brings value in that employers in certain industries — construction, landscaping, contract manufacturing, agriculture — will have the opportunity for a unique offering of three types of coverage. The *Ultimate Triple Choice Option* gives employers the flexibility to present a PPO, HMO and a limited benefit medical plan — all under the consolidated administration of Contractor's Choice. The Ultimate Triple Choice Option lowers the affordability threshold allowing more employers to provide medical coverage to their uninsured workers and their families.

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Take advantage of this exciting opportunity to bring medical insurance to many of California's uninsured. Contact me today!

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## About Sekure Healthcare

Sekure Healthcare is a California-based company that provides affordable health coverage to U.S. employers with special emphasis on Latino and part-time workers who cannot afford or are ineligible for, health insurance. For more information, visit the company website at [www.MySekure.com](http://www.MySekure.com).

## About Contractor's Choice

Contractor's Choice, based in Orange, California, is a Choice Administrators program leading the nation in benefit programs for public works contractors. CHOICE Administrators is a leader in developing and administering Employee Choice health benefit programs including CaliforniaChoice, CaliforniaChoice51+ and its successful consumer-driver health care programs for small and mid-size groups. Contractor's Choice and CHOICE Administrators are part of The Word & Brown Companies. For more information, visit [www.contractorschoice.net](http://www.contractorschoice.net), [www.choiceadmin.com](http://www.choiceadmin.com), [www.wordandbrown.com](http://www.wordandbrown.com), or call Nidia Sandoval at (866) 358-9456.

## About Symetra Financial

Symetra Financial is a family of companies with a half-century of experience providing retirement plans, employee benefits, annuities and life insurance through independent distributors nationwide. Its insurance company subsidiaries have nearly \$19 billion in assets.\* Symetra Financial is owned by an investor group led by White Mountains Insurance Group Ltd., and Berkshire Hathaway Inc.

\*Source: Total GAAP assets per financial statements of Symetra Life Insurance Company, December 31, 2006.



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<sup>1</sup> U.S. Census Bureau, recovered May 10, 2007 from <http://covertheuninsured.org/states/?StateID=CA>.

<sup>2</sup> Source: Employee Benefit Research Institute Estimates of Current Population Survey, March 2006 Supplement.

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