



Chamber Insurance Trust...
Your leader for insurance and benefit solutions.

Prepared by: Chamber Insurance Trust

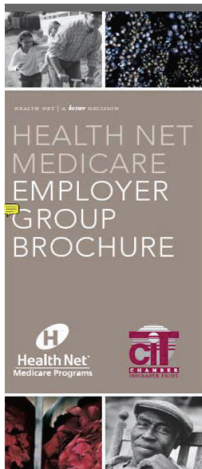
1.800.953.4467 or www.citrust.com

Chamber Insurance Trust Group Medicare Advantage Plan with Health Net

Groups of 20 and under can carve out their Medicare eligible employees who are of age 65 or older

Group Medicare Advantage plan with Unlimited Prescription Benefit with no gap in coverage

Discover Chamber Exclusive Medicare Advantage Plans



For More Information Visit

www.citrust.com

Contact your local Chamber today and discover your savings potential!!!

January 2009

Save Premium Dollars for Your Business by Implementing a Medicare Advantage Plan

Working & Retired Seniors



CHAMBER MEMBERS DID YOU KNOW???

*Did you know as a **Chamber Member** with a business of under 20 employees you can maintain your existing health plan and carve out the Medicare eligible employees who are over the age of 65 and place them on a Group Medicare Advantage plan with Health Net???*

*Did you know that as a **Chamber Member** you can provide your actively working*

Medicare eligible employees over 65 with unlimited prescription coverage and eliminate any gap in coverage???

Recent Client Solutions:

Client Example 1: The owner's monthly premium was reduced from \$915.00 to \$311.40

The owner of an importing company with six employees turned 65. The renewal monthly rate for the owner was \$915. The owner's new premium cost was reduced from \$915 to \$215 on Health Net Group Medicare Advantage plan. The owner also maintains Medicare Part B with a monthly premium of \$96.40 for a total new monthly premium of \$311.40.

Client Example 2: Owners of a four person company reduced their monthly premium from \$1,300.00 to \$582.80.

A four person construction company with husband and wife owners both over the age of 65 confronted a rate renewal of \$1300 per month combined for both owners. By carving out the owners and placing them on Health Net's Group Medicare Advantage the new rates for each owner was \$195.00 in addition to their Medicare Part B rate of \$96.40. The owner's new combined monthly premium was reduced to \$582.80 from \$1,300.00 resulting in a monthly savings of \$717.20.