GEORGIA STATE FIREFIGHTER ASSOCIATION

Healthcare The Way You Deserve It

Retired firefighters, including their friends and family, now have the opportunity to qualify for the healthcare coverage they deserve.



About the Alliance

The Georgia State Firefighters have partnered with Insurance Marketing Administrators (IMA) to provide retired firefighters, their friends, and their families with access to exclusive Major Medical coverage options.

By joining our Health & Wellness Research Organization, eligible members can receive top-quality health benefits designed to support long-term well-being. In addition, IMA will contribute $10 per month for every member as a marketing and recruiting fee to further support the Georgia Firefighters Association.

INSURANCE MARKETING ADMINISTRATORS

16 Plan Options

Visit Limit Plans

- $250 - $1,500 Deductible Options
- Copay-Based Plan
- PHCS Network

Major Medical Plans

- $1,000- $7,250 Deductible Options
- No Yearly Maximum
- Cigna or PHCS Network

HSA Plans

- $3,500 - $5,000 Deductible Options
- No Yearly Maximum
- Cigna or PHCS Network



Extend Your Benefits

We know your coverage matters most. Here are more ways we can help protect your family:

Extra Member Options

All association members, plus family and friends, have access to Medicare Supplements (65+) and Health, Life, & Annuities.

Healthshare Program

We offer an alternative healthcare program with with great benefits, affordable rates, and guaranteed issues protection.

Term Life/Living Benefits

Get up to $500,000 in life insurance coverage if you become chronically or critically ill, including cancer, stroke, and heart attact.

Plans *At-A-Glance*

16 Plan Options to Choose From

Visit Limit - 500 Plan	Major Medical - 4,900 Plan
$500 / $1,000 Deductible	**$4,900 / $9,800** Deductible
$9,200 / $18,400 Out-of-Pocket Limit	**$9,200 / $18,400** Out-of-Pocket Limit
PHCS Preferred PPO	**PHCS Preferred PPO** *or* **Cigna PPO Network**
$0 Copay - Preventative Services	**$0 Copay** - Preventative Services
$0 Copay - Telemedicine (Primary, Urgent, and Mental)	**$0 Copay** - Telemedicine (Primary, Urgent, and Mental)
$50 Copay - Primary, Specialist, and Urgent Care	**$25/$40/$60 Copay** - Primary/Specialist/Urgent
$250 Copay - Emergency Services	**80/20 Coinsurance** - Emergency Services
$1,000 Copay - Hospital Admission	**80/20 Coinsurance** - Hospital Admission
$1,000 Copay - Inpatient Surgerical Services	**80/20 Coinsurance** - Inpatient Surgerical Services
$250 Copay - Maternity/Vaginal Birth	**80/20 Coinsurance** - Maternity/Vaginal Birth
$500 Copay - Maternity/C-Section Birth	**80/20 Coinsurance** - Maternity/C-Section Birth
$0 Copay - Generic Drugs on Formulary **Not Covered** - Preferred Drugs on Formulary **Not Covered** - Non-Preferred Drugs on Formulary	**$10 Copay** - Generic Drugs on Formulary **$90 Copay** - Preferred Drugs on Formulary **$110 Copay** - Non-Preferred Drugs on Formulary

VL Plans with deductibles from 250 - 1500. MM Plans with deductibles from 1000 - 7250 deductible options. HSA plan options available.

Nationwide PPO Networks

The power of a nationwide network means access to leading hospitals, facilities, and top surgeons across the country, including renowned centers of excellence like the Mayo Clinic.

Companies to *Know*

Key Partners and Supporting Companies

INSURANCE MARKETING ADMINISTRATORS

Marketing & Sales Support

Georgia State Firefighters Association

e123

Management Platform

NetworkPros

Recruiting Entity

BHP Benefit Health Plan, Inc ADMINISTRATORS

Third-Party Administrator

Mutual of Omaha

Medicare Carrier

Employee Benefit Logistics
Innovative Healthcare Financial Solutions

Insurance Carrier

EFFECTIVE
INSURANCE ADMINISTRATORS

Broker Support & Administration

For exclusive association benefits

Contact us at
123-456-7890

Or schedule an appointment at:
www.zoom.com/appointment

