



# Markel Basic Health

Markel Basic Health is a surprisingly affordable basic medical plan for employers with hourly, part-time, seasonal, or temporary workers who do not have major medical insurance. Considering the fact that over 26 million working Americans are without health insurance, you likely have business clients who would like to offer health insurance but think they can't afford it. While not intended to replace major medical coverage, Markel Basic Health provides a meaningful and persuasive incentive for businesses competing for workers.

## Target Classes

- Designed for businesses without major medical insurance and for those that have employees who do not qualify, such as:
  - Amusement parks
  - Child care centers
  - Construction companies
  - Hotels/motels
  - Landscapers
  - Nonprofits
  - Nursing homes
  - Restaurants
  - Retailers
  - Schools
- Open to all industries
- Available to groups with as few as 4 employees

## Coverage Features

- Scheduled benefit employee reimbursement for:
  - Doctors' office visits (including a yearly, routine physical)
  - Diagnostic testing
  - Emergency room visits
  - Child wellness visits
  - Hospitalization
  - Surgery (inpatient and outpatient)
- Supplemental benefits available: PPO, pharmacy, and dental
- 18-month survivor benefit

## Program Specifics

- Plans range from \$23 to \$94 per month, per employee
- Online sales tools give you and your clients everything you need
- No health questions or physical exams for employees  
12% commission

## Contact

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