



# MRCA Health Benefits Package

## Option 1: Marketplace Plans

- Runs on HMO or EPO networks (local network only)
- Premiums are based on age
- All pre-existing conditions are covered
- Have to renew every year
- Full coverage with copays and a range of deductibles

## Option 2: Short Term Medical

- Premiums based on age
- Run on 4 month terms - Renew after every term
- PPO network (nationwide network)
- Pre-existing conditions are never covered
- Catastrophic coverage

## Option 3: Roofers' Choice Private Health Plans

- Premiums are based on age and not income or residency status
- Long term cost effective care
- PPO network (nationwide network)
- Never have to renew a plan
- Flexible plan options at a competitive rate

## Option 4: Group Health Insurance Benefits

- Custom plan design based on your specific business needs
- Fully insured, level funded and self funded plans
- Full enrollment support and employee education
- Ongoing plan administration and support
- Multilingual assistance, including Spanish-speaking representatives

**Why Choose Apollo:** Apollo understands the specific needs of the roofing industry. We offer comprehensive group coverage designed to protect your business and your employees. Our experienced team is dedicated to helping you find a plan that best suits your company's unique needs and your employees' healthcare requirements.

**Contact us today for a free consultation.**

**(816) 282-1242**

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