



Save money on health insurance without pinching pennies

Big benefits for small business

As a small business, you may think that health coverage is limited to a first aid kit in the breakroom

Thanks to your Kentucky Oil and Gas Association membership, you can offer a quality health plan without cutting corners.

All KOGA members are eligible for a discount on health coverage through Anthem Blue Cross and Blue Shield. Choose from several valuable plans and get the strong local service Anthem is famous for.

Healthy employees can save you money

You've learned to spend smartly to keep your business running. You probably know that there's nothing smarter than keeping your employees healthy and working. Saving a few bucks on paper clips doesn't mean much when a sick employee can cost you hundreds of precious dollars every day.

Every Anthem plan includes important preventive care services, such as:

- annual routine physicals
- well baby and well child care
- immunizations
- routine eye exams
- annual diabetes eye exam
- various routine cancer screenings
- personal health information and tools at anthem.com

YOUR BUDGET CAN REST EASY

How does Anthem create value for your company?

Healthy employees

More choice

Comprehensive coverage

Money-saving conveniences

HEALTH
—
DENTAL
—
VISION
—
LIFE
—
DISABILITY
—
BEHAVIORAL

Anthem. 

anthem.com

Save on any Anthem plan just for being a KOGA member.



Better options lead to better decisions

Only you know which type of plan best fits your company. And only your employees know which doctor or hospital best fits their personal needs. Anthem provides plenty of choices for both.

You'll have your choice of plans, from industry-leading consumer-driven health plans (HSAs, HRAs, HIAs), to traditional PPOs, HMOs and point-of-service products.

Your employees have even more options with Anthem's network. Try over 14,000 primary care physicians and 49,000 specialists in the Midwest alone.** And, your employees are covered almost anywhere they travel — on business, on vacation — even if it's out-of-network. How? Anthem is part of the extensive Blue Cross and Blue Shield Association. That means coverage with more than 681,000 doctors and 5,800 hospitals across the U.S., and access to care in more than 200 countries.¹ Bottom line? Everyone has the flexibility to make smart choices.

Get more for your money with Healthy Solutions

Go ahead. Compare Anthem's Healthy Solutions to the competition's programs. With Anthem, your employees get comprehensive wellness and disease management programs. Online resources to help them make smart decisions about their care. And innovative tools that help them choose a hospital based on their specific needs.

Comprehensive coverage sets you apart

This is what can separate you from your competitors who still think small. You can offer a full benefits package and take advantage of the administrative convenience of working with one carrier.

Complete your benefits package with:

- dental
- vision
- life insurance
- long-term and short-term disability
- employee assistance programs

How can we help?

We want to make it easier than ever for KOGA members to afford health benefits. For more information, call Phil Brown Insurance Agency at (800) 727-6966 or visit philbrowninsurance.com.



** Depending on plan design.

¹ Blue Cross and Blue Shield Association.

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