

ADDED VALUE

LARGE-GROUP RATES. SMALL-COMPANY SERVICE.

The South Carolina Health Cooperative is a nonprofit company focused on the health insurance needs of your company and your employees. We are a health insurance advocate, not a provider. We work with providers to find the best plan for the best price. The South Carolina Health Cooperative is managed by a board that includes member representatives so you have a voice in decisions.

A PERSONAL STAKE IN HEALTH INSURANCE DECISIONS.

The South Carolina Health Cooperative is founded on the principle that everyone deserves the peace of mind that high quality healthcare insurance can provide. By offering a new approach to healthcare that empowers companies and individual policy holders, the South Carolina Health Cooperative is an unparalleled opportunity for personal ownership and influence over these critical concerns.



“ Small businesses should not be penalized for wanting to insure their employees.”

— Cooper Littlejohn
SCHC President & CEO

MISSION STATEMENT

The South Carolina Health Cooperative is a nonprofit corporation committed to empowering its members by providing them with the information to make smart, cost-effective healthcare decisions. We endeavor to faithfully represent our members to insurance and healthcare providers as we strive to find them the best care at the lowest possible price.

It is a priority of the South Carolina Health Cooperative to educate its members on how to be intelligent consumers of healthcare as well as health insurance.

CONTACT INFORMATION

1-888-721-2667 (SC1-COOP)

www.schealthco-op.com



**SOUTH CAROLINA
HEALTH COOPERATIVE**
A new approach to healthcare

**HEALTH INSURANCE.
IT'S YOUR BUSINESS.**



**SOUTH CAROLINA
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HEALTH INSURANCE PROMOTES HEALTHY BUSINESS.



IT'S IN EVERY COMPANY'S best interest to support employee health by providing a health insurance plan. High premiums and concern over the impact of one member's catastrophic illness on a small company's rates have forced many small businesses to abandon healthcare coverage.

The South Carolina Health Cooperative is the first insurance program in the state able to group unrelated small businesses into one "supergroup" to provide the numbers needed to obtain affordable rates and a coverage plan that works for both the employer and the employee.

WHAT YOU GET

- Stable rates
- Fully insured plans
- Claims data and analysis
- Interactive online healthcare database
- Healthcare and insurance education seminars
- Access to incentive programs
- Access to ancillary product discounts
- Access to discounts on property and casualty insurance

STABLE RATES

The South Carolina Health Cooperative offers the same rate protection at renewal as large corporations and state health plans. No more sudden huge rate increases. Now on day one of your plan, have the peace of mind of knowing that your rates are stable over the long term.

RISK PROTECTION

Health insurance rates are based on numbers: The larger the insured group, the greater the resources available to pay claims. More resources mean claims have less impact on the fund. The insurance provider's risk of paying out more than the amount earned from premiums is reduced as the size of the group increases. The South Carolina Health Cooperative offers individual companies, from 2 to 50 employees, the benefits previously available only to large companies.

QUALITY. CHOICE. FLEXIBILITY.

The South Carolina Health Cooperative offers multiple health plan structures tailored to meet your individual business needs. Our plans include co-pay and health savings account plans with multiple deductible levels. First-class health services are available through a diverse, virtually unlimited network of hospitals and physicians.

CONSUMER EDUCATION IS KEY.

The South Carolina Health Cooperative will provide a comprehensive education program to you and your employees. Our team will work to show your employees how their insurance works and how their choices really impact everyone's insurance rates. We will demonstrate how savings on insurance will equal real savings to both businesses and individuals and how personal strategies, such as asking about alternative drugs and forms of care, will save money and may also improve care. We will also teach your employees how to locate the best care available to them when they need it the most.



A new approach to healthcare