



## *Flexible Coverage Designed for the North Carolina Christian School Association*

Christian churches and schools are caught in a similar quandary to that of small businesses-- health insurance is the benefit their employees want most, but the one they can least afford to offer. **As a result, over 26 million American workers go without health insurance.**

Educator Resources & Markel Insurance Company now offers an affordable alternative for those who do not have major medical insurance: *Markel Basic Health* (MBH).

**MBH can help your school and church attract qualified workers and reduce turnover.** It's tailor-made for firms that employ hourly, part-time, seasonal, or temporary workers, like schools, child care center, camps.

### **Highlights**

- **Flexible plan designs**
- **Works well with other no cost benefits**
- **No health questions and only requires 4 enrollees**
- **Section 125**
- **"A" rated carrier**

### *Affordable...Accessible...Flexible...**Markel Basic Health***



#### **Employers:**

- Can choose the plan that best fits their needs. Premiums and reimbursement amounts vary according to the plan selected.
- Can choose eligibility waiting period (30, 60, or 90 days).
- Can choose eligible classes: full time-part-time, seasonal, or temporary employees.
- Are required to pay only 50% of the employee-only premium.
- Can offer a dental plan without having to pay any portion of the employee-only premium.

#### **Employees:**

- Are directly reimbursed for a **fixed amount** for services such as a doctor's office visits, child wellness visits, diagnostic tests, surgery, hospitalization, and ER treatment.
- Can go to any doctor or hospital.
- Do not have to answer any medical questions or take a physical exam.
- Can get discounts on prescription drugs, doctors, hospitals, hearing and vision services, and more.
- Pay affordable premiums.



**Educator-Resources**  
Providing Discounted Benefits  
To Private Schools and Churches



**For More Information: Contact Educator-Resources, 800.578.2111,  
or visit [www.Educator-Resources.com](http://www.Educator-Resources.com).**

*Markel Basic Health is basic medical insurance—it is not comprehensive major medical coverage or Medicare Supplement insurance. It will not fully cover insured's if they are seriously injured in an accident or have a severe illness.*