

# Affordable, comprehensive health plans for small businesses in greater Fredericksburg communities.

Long have small and ultra-small groups been forced to pay for expensive fully- or self-insured plans that cost their businesses financially — or they opt to not offer coverage altogether, which has a negative impact on employee retention and the health of their communities. Now, small business owners have a great opportunity to better serve their employees with level-funded self-insured health plans from CieloStar.

Mary Washington Small Business (MWSB) was created to better serve the healthcare needs of small businesses in the greater Fredericksburg, Va. area. With powerful partnerships and a unique offering, MWSB gives employers the opportunity to offer more value to their employees than traditional plans — all while saving money and cutting costs.



## BENEFITS

- Consistent and predictable costs
- Risk protection and potential reimbursement
- Unique coverage through exclusive provider organization with Mary Washington Healthcare
- Flexible plan design available for as few as 5 employees with 12 plan options

## HOW IT WORKS

- Powerful coordinated care using the Mary Washington Healthcare Network
- Uniquely built level-funded health plans that return 100% of unused claim funds to employer
- Exclusive value-based payments create transparent, fair and predictable pricing
- In-network benefits for integrated care and out-of-network benefits for when employees need it
- Keep care local and in the community
- Integrated COVID-19 concierge testing

Contact us to learn how this plan can add to your business.



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