



SYMPHONY RISK

Symphony Health Agency Overview

Michael Dyse | PRESIDENT, SYMPHONY HEALTH AGENCY (Formerly CAP Physicians Insurance Agency)

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Agenda

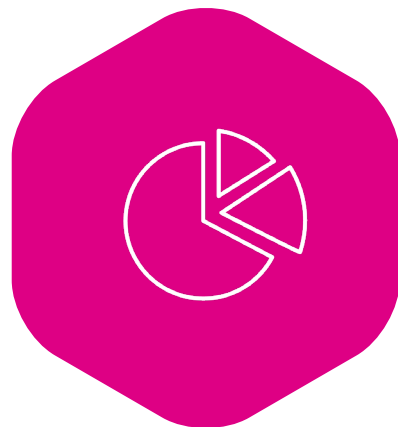
1. Objectives
2. Symphony Health Agency's fit with CAP
3. Core Member Benefits– with examples
4. Staff benefits with Dental and Vision
5. Health Insurance for members, their families, and their practice staff
6. Raising Physician Awareness



Objectives



TRUSTED
ADVISOR



MARKET
DIFFERENTIATOR



BENEFITS

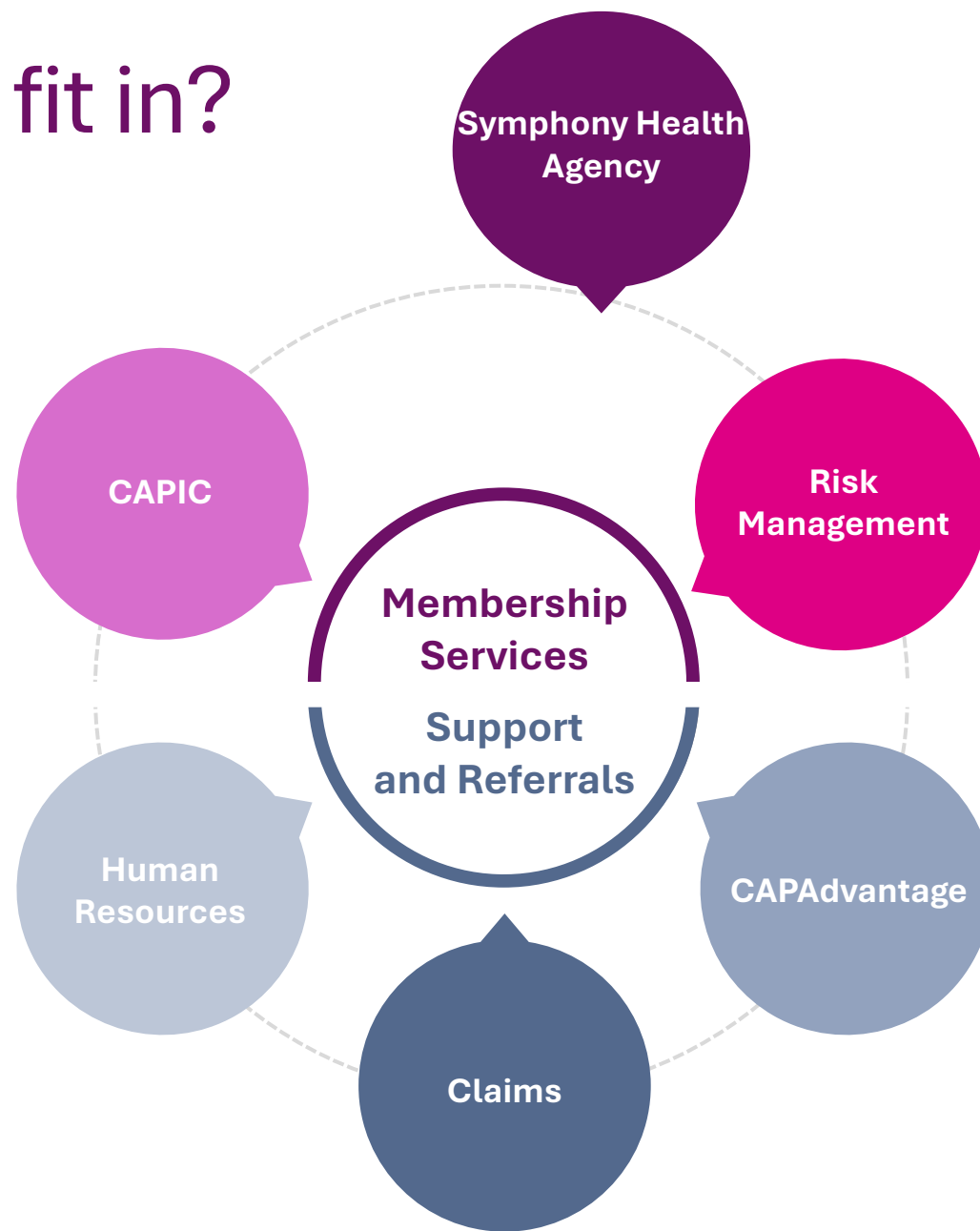


RETENTION
PROFITABILITY



Where does the agency fit in?

CAP Member Benefits and Services





Core member benefits – with examples

CAP group Value-Added Benefits provided to CAP physicians as condition of membership

- CAP Group Long-Term Disability Insurance Policy
- CAP Group Term Life Insurance
- **CAP CyberRisk Insurance Policy**
- **CAP's Employment Practices Plan**
- **CAP's MedGuard Plan**





Coverage for Practices



Business Owner's Policy Insurance (BOP)

Directors and Officers Coverage

Errors and Omissions Insurance for Healthcare Professionals

Employment Practices Liability Insurance

Workers' Compensation Insurance

Medefense Plus Insurance

CyberRisk Insurance

Coverage for Members and their Families



Group Short Term & Long-Term Disability Insurance

Group Term Life Insurance

Group Voluntary Benefits

- Accident
- Critical Illness
- Hospital Indemnity

Individual Disability Insurance

Individual Term Life

Life Insurance with Long-Term Care rider – **New** offering for 2025 and beyond

Dental & Vision coverage for members and member's families

Coverage for Members and their Families (cont'd)



Epic Brokers Insurance Partnership

- **Group Personal Excess Liability (Umbrella) insurance** coverage over personal homeowner limits from \$3,000,000 to \$10,000,000

MetLife Insurance Partnership

- Personal Lines – 2022 - CAP Agency added home and auto insurance for members, their families, and CAP Employees
- Personal Lines – 2023 – CAP Agency **adds MetLegal, ID Theft Protection, & Pet Insurance**



Coverage for Practice Staff



Dental Insurance – Association Plan PPO

Vision Insurance – Association Plan PPO with multiple coverage options

Group purchasing power provides reduced rates



Health Insurance Plans

Individual and Group Health Insurance for physicians and their staff

Easy online enrollment

Dedicated Account Manager/Service Support

COBRA administration provided at no cost

Flexible Spending Account Programs (Medical Reimbursement and Dependent Care plan) at no cost

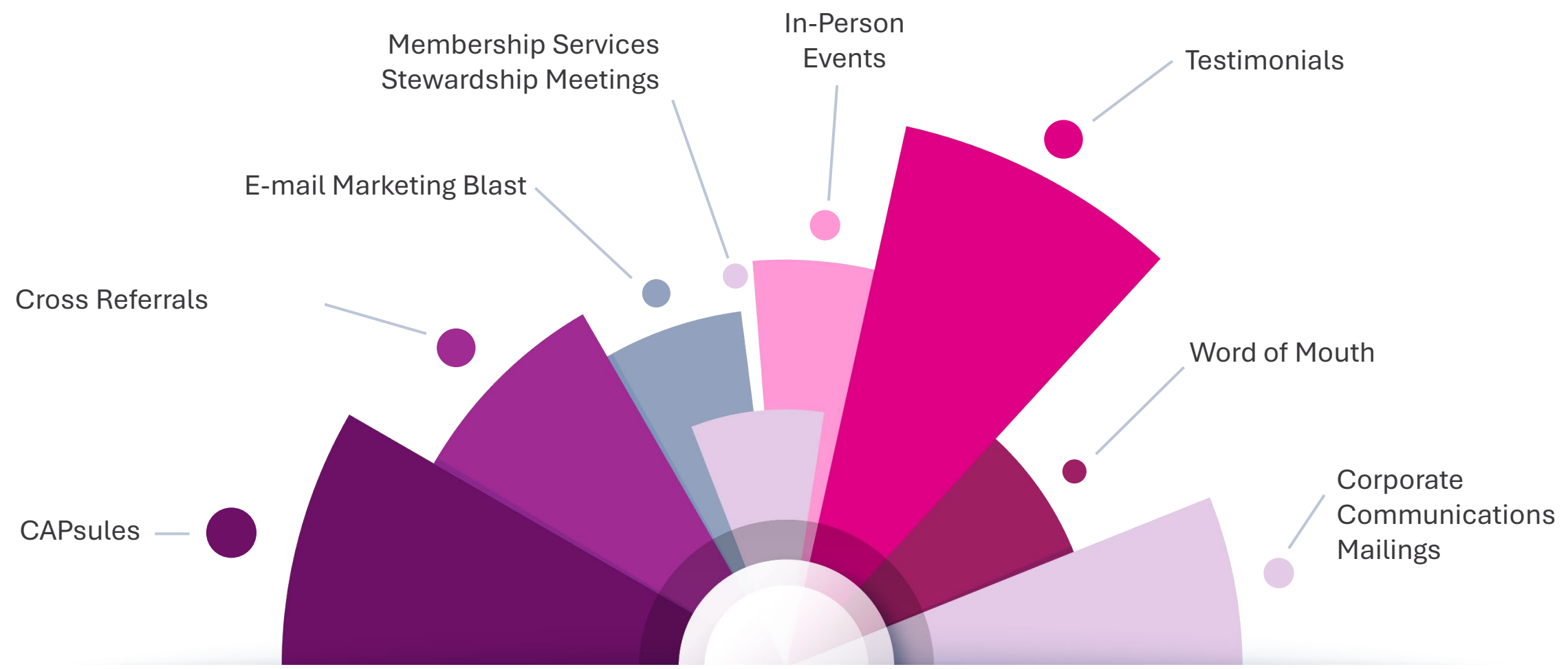
Multiple Payment capabilities: Online & ACH

Partnered Health Insurance Plans





Raising Physician Awareness



Thank you & Agency Contact

Questions? Input? Feedback?

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