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Elan Insurance Launches V.I. SmartCare, a Health Plan For Small to Mid-Sized USVI Employers

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Elan Insurance Group, a group of companies headquartered in Miami collaborating to bring competitive, cutting-edge health insurance products to the marketplace, announced the launch of VI SmartCare™, a comprehensive health plan that offers Virgin Islands small to mid-sized employers a health plan with market-leading discounts and the benefits that employees desire.

According to a recently issued release, the plan offers significant savings and protection for employers and convenient member access to premiere provider networks in the U.S. Virgin Islands, Puerto Rico, and the United States.

“The need for affordable and accessible health care coverage continues to be important, especially due to the far-reaching impacts of Covid-19 and the economy. The Consumer Price Index is up

6.2 percent compared to last October. We haven't seen this inflation in 40 years," said Omar Andres Haedo, vice president of sales and marketing at Elan Insurance Group. "We are committed to helping more islanders by meeting with them and learning the needs of employees and employers. VI SmartCare is what happens when you listen to customers and take action." The company said it is offering affordable plans with more benefits and expert support.

Highlights of the VI SmartCare plan include:

- Local & Stateside coverage for Inpatient and Outpatient care
- Express Scripts Pharmacy Network in US/USVI/PR
- Unlimited Teladoc 24/7 at \$0 Copay
- 24/7 Emergency Air Ambulance at \$0 Copay
- National PPO network with over 975,000 providers
- Plus, many other value-added benefits.

"We're including a number of benefits this year to create offerings designed to meet the needs of all individuals," said Omar Haedo, president of Elan Insurance Group. "Whether someone is looking for low-cost prescriptions, wanting affordable care with stateside access, needing help managing a chronic condition, or options for employees that typically can't afford insurance, we've got you covered."

Other plans offered:

- HealthPlus Plans
 - Plan designed for the employee who wants a branded network (Aetna's Passport National PPO) and regularly goes stateside for medical care
- MEC Plans
 - Elan's most affordable medical plan. Great for the employee who would otherwise not be able to afford coverage
- EVAC Coverage
 - Great for the employee that wants coverage in case of a life-threatening emergency

"We have a dedicated team of experts available to serve you and help you choose the best plan for your needs," added Mr. Haedo.

To learn more, employers and individuals can call an Elan representative at 1.844.550.1980 or visit www.elan.insure.

HealthSmart is one of the largest third-party administrators in the country and the premier provider of innovative, customizable, and scalable healthcare and claims solutions for employers, brokers, and payers, according to the release.

"We have an outstanding collaborative relationship with Elan Insurance," said HealthSmart CEO Phil Christianson. "In fact, they tell us that no one works harder than HealthSmart to get to "yes." That's a reflection of the great ideas, innovative solutions, and creative growth strategies we have seen from them, and HealthSmart is proud to support and partner with Elan."

