

# Winning with The Protect Plans

**FIXED-COST  
SELF-FUNDED**



**FULLY  
INSURED**

## Medical Coverage

TWO EMPLOYERS

**30**  
employees

**30**  
employees

Fixed Monthly Costs?

**Yes**

**Yes**

Comprehensive Coverage?

**Yes**

**Yes**

Employer Protected When Claims  
Higher Than Expected?

**Yes**

**Yes**

Who Gets Surplus When Claims  
Lower Than Expected?



**You!**  
Heads You Win.  
Tails You Don't Lose.

**Insurance Company.**  
Heads You Don't Win.  
Tails You Don't Lose.



The Protect Plans