

Why Self-Fund?

There's nothing wrong with traditional health care coverage. You pay a monthly fee and outsource all your medical plan needs to an insurance company or HMO. You know what you'll pay each year and your carrier does all the work. But ask yourself, when claims are less than expected who keeps the savings? When it comes to traditional coverage, the winner is the insurance carrier, not you.

Fortunately, you have another option: fixed-cost self-funded medical coverage. You pay a monthly fee and outsource all your health plan needs. You know what you'll pay each year and a third party administrator does all the work. And when claims are less than anticipated, you—not the carrier—are the winner.

Self-funding delivers other advantages, too. You can offer the same plan to employees in different states because self-funded plans are governed by federal law. And the monthly cost is often comparable to—or less—than traditional insurance.

With great advantages comes great responsibility. With self-funded health plans, you (the plan sponsor) are responsible for claims. That's why "pure" self-insurance is better suited for extremely large companies with big pockets. For the rest of us, stop-loss coverage caps liability if claims are higher than anticipated.

Upside opportunity. Downside protection.

That's the beauty of self-funding with stop-loss coverage. When claims are higher than expected you're protected; when they're lower you reap the savings.



**Keep the savings
or gift it to
an insurance
company.**

**The choice
is really that
simple.**

Why the Protect Plans?

Self-funding comes with some risk and can seem complicated. However, the risk is easily managed and the experience can be straightforward. That's what the Protect Plans deliver: safe and simple fixed-cost self-funded medical coverage with the added advantage of our unique package of Refund AssistersSM.



Safe

Claims, billing and other operations are provided through Meritain Health, an Aetna company and one of the nation's largest third party administrators. Stop loss coverage is provided by highly rated carriers on which you can rely.



Simple

Seven quality PPO plans. One broad and deep national network. That's keeping things simple and straightforward.



Fixed-Cost

Your monthly costs are determined upfront. Your responsibility for claims is capped, too. And composite rates mean you even know the medical premium of new hires.



Self-Funded

You keep 100% of any surplus claim fund dollars.



Plus Refund AssistersSM

Self-Funding offers the possibility of refunds when claims are lower than anticipated. The Protect Plans help you seize that potential with Refund AssistersSM: wellness, transparency and cost review programs that maximize your benefit dollars.



What we do is
simple.

We protect your
employees'
health and your
bottom line.