

Winning with The Protect Plans

**FIXED-COST
SELF-FUNDED**



**FULLY
INSURED**

Medical Coverage

TWO EMPLOYERS

100
employees

100
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