

# 11 Reasons

## Smart Brokers Offer Clients The Protect Plans

### 1. **Refund Opportunity:**

With fully-insured plans, insurance companies keep the savings when claims are less than expected. With self-funding, employers do. Stop-loss coverage steps in if claims exceed expectations. Heads clients win. Tails they don't lose.

### 2. **Refund Assisters<sup>®</sup>:**

Other self-funded programs offer claims surplus refunds. Our wellness, expense review, and transparency programs help deliver them.

### 3. **100% of Refund:**

Employers receive 100% of their claims refund. We don't impose deferred fees or renewal requirements like others do.

### 4. **Safe:**

Clients enjoy the security of A-rated (or better) stop-loss carriers and outstanding administrative services from Meritain Health, an Aetna company.

### 5. **Simple:**

We make things easy with eight PPO plans, one national network, and one contract period. Think of us as self-funding with training wheels.

### 6. **Broad Network:**

Aetna's nationwide network features more than 5,500 hospitals and over 630,000 physicians.

### 7. **Multi-State Friendly:**

For your clients who want to offer the same coverage to all employees nationwide.

### 8. **Sold Everywhere:**

Well, everywhere in the United States; except to New York-based companies. Sorry New York. Nothing personal.

### 9. **Great Commissions:**

You'll earn 5% of the premium equivalent (everything except commissions) on new and renewing business.

### 10. **Affordable Rates:**

We don't use community rating. That can make our already affordable rates even more competitive.

### 11. **Phone Enrollment:**

Employees can save time and hassle by completing their enrollment forms by phone—for free. Doesn't everyone like to save time and hassle?



Safe and Simple,  
Fixed-Cost Self-Funded Medical Coverage  
with Refund Assisters<sup>®</sup>

Learn more at [www.ProtectPlans.Info](http://www.ProtectPlans.Info)