

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[®]:**

Other self-funded programs offer claims surplus refunds. Our wellness, expense review, and telemedicine 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 Best-rated "A" (Superior) 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 thousands of hospitals and hundreds-of-thousands of physicians.

7. **Multi-State Friendly:**

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

8. **Sold Everywhere:**

Well, everywhere in the United States except for companies based in Washington state. Sorry Washington. Nothing personal.

9. **Great Commissions:**

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

10. **Affordable Rates:**

Our underwriters work with you to find the right solution for your clients.

11. **Online Enrollment:**

Employees can save time and hassle by completing their enrollment forms online in most cases.



Safe and Simple,
Fixed-Cost Self-Funded Medical Coverage
with Refund Assisters[®]

Learn more at www.ProtectPlans.Info