

SHARED FUNDING

Combining the benefits of a fully insured plan with flexibility and the potential savings of a self-funded plan

How does shared funding work?



1

You make a fixed monthly payment that **covers all of your health care costs**



2

Unlike fully insured plans, if you have a healthier than expected year you are **rewarded with money back**



3

If you have higher than expected claims in a year the built-in stop loss coverage will **protect you from additional costs**

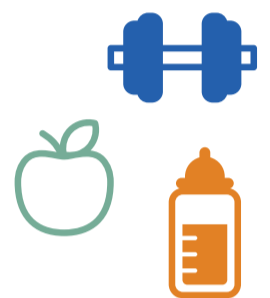


Monthly reports

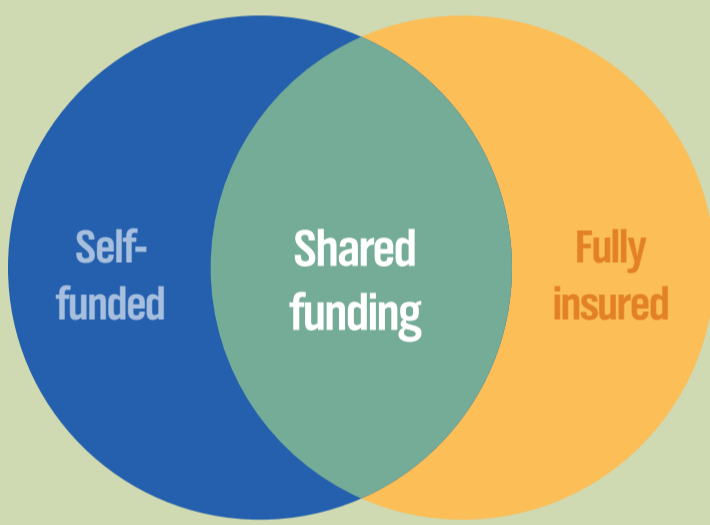
Shared funding provides monthly reports so you can keep track of how your money is being spent

Added benefits and programs

Unlike self-funded plans that only provide the fundamentals, shared funding helps your employees proactively pursue wellness so you can save even more



It's the perfect balance



Flexibility



Control



Assurance



Predictable monthly payments with a limit on financial responsibility



SAVE ON PREMIUM TAX
and
HEALTH CARE REFORM TAXES

ENJOY COVERAGE FOR EXCESS CLAIMS



A predictable, yet flexible, way to manage costs.