



Discover the potential of self-funding **Innovation Health Funding Advantage**



Innovation Health Funding Advantage offers the benefits of self-funding, with financial protection to manage risk

Why Innovation Health Funding Advantage?

More flexibility: With self-funded plans, benefits are not generally subject to state mandates. That means you can offer more flexible plan designs to your employees. As a result, you could realize cost savings that go straight to the bottom line.

Financial protection: Stop loss coverage limits your risk if claims are higher than anticipated. So you will never be asked to pay for higher than anticipated claims costs. In years when medical costs are lower than anticipated, you can get money back.

Simple plan administration: You make a single payment each month that covers claims, your terminal reserve, stop loss insurance and plan administration based on enrollment. These payments don't change during the plan year. We also provide fund and enrollment reporting.

TRADITIONAL FUNDING

Subject to state mandates
Limited plan design options
No money back
Financial protection

VS.

SELF-FUNDING

Generally not subject to state mandates
Flexible plan design options
Opportunity to get money back
Financial protection

Is self-funding right for your company?

Typically, self-funding has been used by large companies to control benefits costs. With Innovation Health Funding Advantage, self-funding can now be an affordable option for small to mid-sized groups, too. We can help you determine if self-funding makes sense for you.

It's a win-win

With Innovation Health Funding Advantage, you have the opportunity to get money back in years when your medical costs are lower than anticipated. If medical costs are higher than anticipated, you're protected with stop loss insurance. Our plan designs provide you with access to Innovation Health's quality network and health and wellness benefits. The catch? There isn't one!

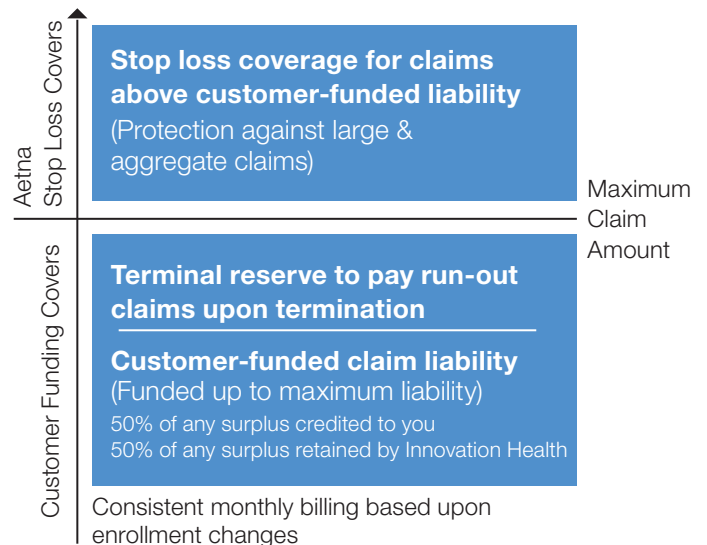
How Innovation Health Funding Advantage works

Rather than prefunding the cost of insurance every month, you fund a personalized maximum claim amount. When your claims are higher than this maximum amount the stop loss insurance kicks in. And, 50% of any surplus at the end of the year is credited to you when you renew your plan. There are also options to pay higher monthly amounts in return for getting back claim surpluses at termination.

Explore opportunities for savings

Innovation Health can help you find the right coverage at the right cost. That can make a difference for the health of your employees and the health of your company's bottom line. Talk to your broker about Innovation Health Funding Advantage and put the experience of Innovation Health to work for you.

To learn more about Innovation Health Funding Advantage, contact your broker for information and a quote.



Renewal example above is for illustrative purposes only.

innovation-health.com

Health benefits are administered by Innovation Health Insurance Company ("Innovation Health"). Stop loss insurance coverage is provided by Aetna Life Insurance Company ("Aetna"). Innovation Health is an affiliate of Aetna. Aetna and/or its affiliates provide certain management services for Innovation Health.

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