

Level Funding



Imagine a health plan

that Delivers Predictability, Control and Savings.



Predictability



Control



Potential Savings

If your company is fully insured, you're probably interested in gaining greater control of your health plan, as well as capturing potential savings from lower claim costs. You may have explored self funding, yet you're concerned about unpredictable expenses. Level funding offers exactly the solution you seek: predictability, control and savings — from 10% to 20% over traditional insurance plans.

The wellness and prevention programs from Healthy State are designed to help you reduce unnecessary utilization and claim costs, enhancing your savings potential.



Predictable Costs

Your cost is the same each month, regardless of claims' experience. Set expenses include:

- Administrative Costs
- Stop-Loss Insurance
- Claims Fund

There are no additional costs. You know exactly what you will spend each month.



Control Through Precise Reporting

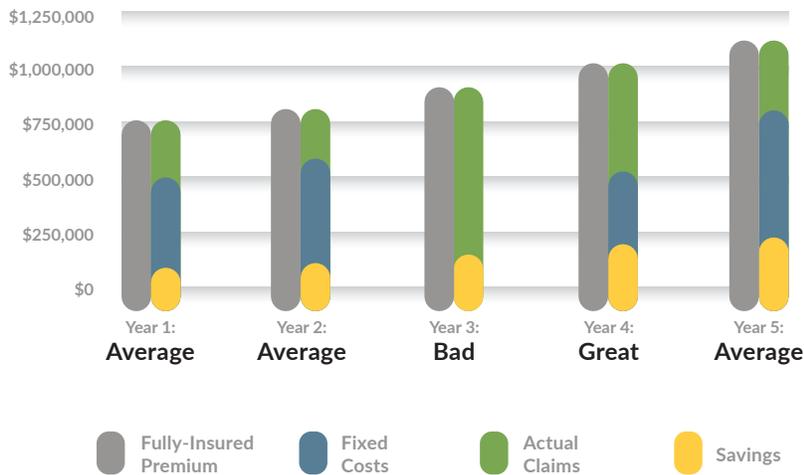
Unlike fully insured plans, level funding enables you to receive detailed reports with data that pinpoints exactly how your healthcare dollars are spent. You have the information you need to determine savings' opportunities and help educate employees about lower cost options, such as enrolling in prevention programs or utilizing urgent care services instead of emergency departments.



Potential Savings

You open a special bank account dedicated to paying claims. Each month you deposit a predetermined amount of money into this claims' fund based on the plan you selected and the number of participating employees. Stop-loss insurance covers claims exceeding preset limits. If money remains in the account at the end of the year, you keep it. Over a five-year period, most companies save 10% to 20%, compared to the costs of fully insured plans.

Example of 5-Year Trend Comparing Fully Insured to Self-Funded Plans



*This example is provided to demonstrate potential savings over a 5-year period. Actual experience may vary.

The Healthy State Advantage

The wellness and prevention programs built into Healthy State's benefits' programs are designed to help you reduce unnecessary utilization and claim costs, enhancing your savings potential. Our value-based health plans deliver results that traditional health plans do not. Incentives encourage individuals to become more engaged and take an active role in their health and healthcare decisions. Your employees have access to exceptional programs, resources and professional care teams who support them, and there are no extra costs for most of these services. In addition, we supply you with great information to help you support your employees.

Additional Level Funding Benefits

In addition to predictable costs, level funding offers all of the same advantages self funding delivers but with predictable payments:

- Save 10% to 20% annually, compared to traditional insurance
- Money saved from lower claims stays in your bank account – not in carrier's profits
- Lower administrative costs
- Eliminate most premium taxes
- Access claims data based on claims generated only by your employees
- Flexibility with plan design
- Does not need to comply with state-mandated benefits
- Offer the same plan to employees in different states
- Part of a bigger purpose that leads to better employee health, company productivity and a healthier population

Does Level Funding Provide An Advantage To Your Company?

- Currently fully insured
- 26 to 150+ employees
- Desires predictable healthcare costs
- Wants to capture savings from reduced claims
- Prefers greater control, reporting and transparency
- Wants plan flexibility
- Needs a consistent plan across multiple markets
- Has strong leadership and a wellness culture