

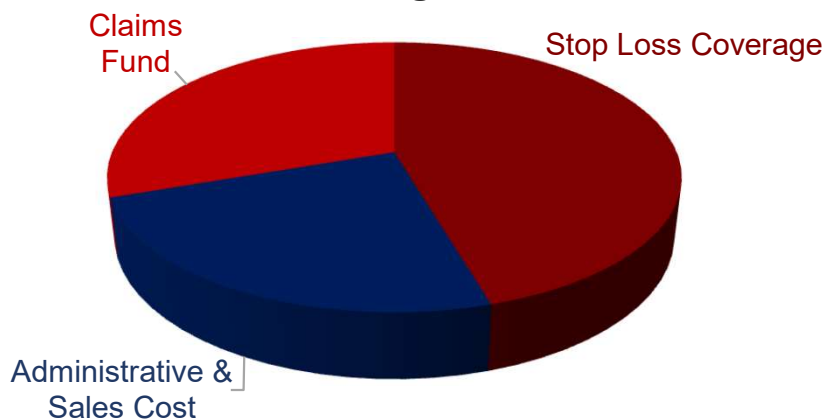
About Level-Funded

Level funding provides you the most stable way to fund your self funded benefit plan. Your maximum costs are billed to you monthly. You will never be asked to contribute more to the plan, regardless of claims. If claims exceed the claim fund at any time, the Aggregate Stop Loss insurance then pays additional claims through an accommodation loan or an aggregate claim at the end of the plan year.

Level Funding advantages:

- Stable, level monthly payments
- No claims calls when claims exceed the maximum
- Unused claim fund money is yours for refund or use in the next plan year
- Aggregate Accommodation and Stop Loss protection at the maximum claim exposure

Your Costs Are Made Up of 3 Charges:



Stop Loss Coverage

This is insurance protection for total aggregate claims exceeding the annual maximum claim fund. Stop Loss coverage provides you with complete protection from unexpected claims during the plan year and the run-out period, under a 12/21 contract.

Administration & Sales

Covers the administrative & sales expenses of your coverage including claims processing, billing, underwriting services, customer service, PPO fees (if applicable), monthly claims reporting and compensation for the broker/benefit consultant for their role in establishing and servicing the plan. There are no other fees to employer during the plan year or run-out period.

Claim Fund

This is your money used to pay smaller dollar claims. The claim fund total shown below is the MAXIMUM amount of claims payable by you for the plan year based on this census and benefits. You will never have to pay more in claims than this maximum amount. Any unused money is refunded to you after all claims have been paid for the plan year. Choose from different funding options (depending on your group size) to meet your monthly cash flow needs.