



# Level-Funded Health Plan



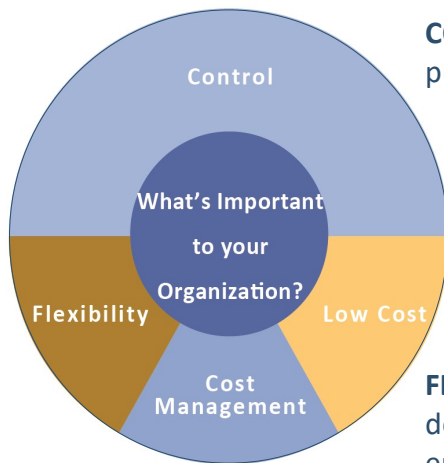
## DEFINITION OF LEVEL-FUNDED

A *Level-Funded Health Plan* (also known as a partially self-funded plan) is a type of health insurance plan that combines the cost savings and customization of self-funding with the financial safety and predictability of a fully insured health plan.

### ▪ THE PLAYERS ▪

EMPLOYER → ISI MEMBER SERVICE AGENT → PROVIDER NETWORK → STOP-LOSS CARRIER → WRAP NETWORK

## BENEFITS OF LEVEL-FUNDED



**CONTROL** - The employer chooses the benefit design, provider network and stop-loss carriers.

**LOW OPERATING COSTS** - Most businesses realize immediate monthly savings.

**COST MANAGEMENT** - 100% of the unused claim fund is returned to the employer.

**FLEXIBILITY** - Level-Funding allows employers to design a health plan to address the needs of their employees and business.

### ▪ COMPARISON ▪

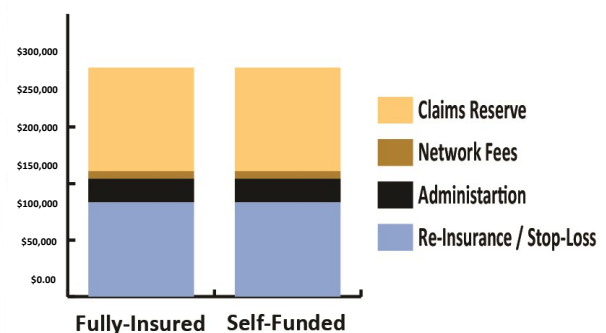
Level-Funded Health Plans work similar to fully insured plans with a major difference:  
**The EMPLOYER owns the claims reserve instead of the insurance carrier.**

# 7%

On average,  
7% of employees have catastrophic medical claims each year.

On average,  
93% of employees use less than \$2,500 per year in medical expenses

# 93%



Are you an employer with at least two (2) covered employees and looking for a creative, cost effective solution?  
Learn about the **LEVEL-FUNDED HEALTH PLAN** by calling ISI at 1-888-474-1959 or emailing

[sales@isi1959.com](mailto:sales@isi1959.com)