

Savings Simplified

Overview

May 1, 2022

The Challenge

Your clients need quality health plans
at a lower price.

You need to a solution.
You need the Secure Plans.



Savings Simplified:

**Level-Premium Self-Funded Medical Coverage
Featuring Reference Based Pricing**

The Secure Plans

Comprehensive benefits
and capable administration

Protection from unexpected claims

Reduced costs through
Reference Based Pricing

No employee applications
for groups of 25 or more employees

Self-Funded: Heads Your Client Wins. Tails They Don't Lose

When claims are higher than expected
stop-loss coverage pays the excess

When claims are lower than expected
your client, not the carrier, gets the savings

Self-Funded versus Traditional Insurance

	Traditional Fully Insured	Level Premium Self-Funded
Comprehensive Medical Coverage	✓	✓
Fixed Monthly Employer Costs	✓	✓
Protects Employers When Claims Higher Than Expected	✓	✓
Who Gets Surplus When Claims Less Than Expected	Insurer	Employer

Level Premium vs Traditional Self-Insured

Fixed monthly payments help clients manage their expenses

Composite rates make it easier to predict costs of workforce changes

Advanced claim payments against future contributions protect against claims timing

The Secure Plans are Safe

Stop-loss coverage protects your clients
from higher-than-expected claims

An experienced TPA protects your clients
from administration hassles

The Secure Plans Keeps Things Simple

Plan designs like those of fully-insured plans are
easy to understand

Reference Based Pricing means
no hunting for in-network providers

Reference Based Pricing

Sets provider payment in relation to a target (e.g., a multiple of Medicare reimbursements)

Added simplicity: no network required

Minimize and avoid balance billing with included patient advocacy

Optional PPO network available

The Secure Plans Keeps Things Simple

Online underwriting option avoids
employee applications for groups of 25+

100% refund of claim surplus eliminates need
to explain surprise fees and required renewal

The Secure Plans Keep Things Simple

Offering same plan in different states
helps clients with multiple locations

Wellness rewards make refunds more likely

Rewards Wellness

- Wellness rewards for employees and spouses
 - \$100 reward for annual preventive exam
 - \$100 reward for compliance with chronic condition protocols (\$25 per quarter)
- Preventive care paid at 100%
- Smoking cessation programs
 - Co-Pay Plans: \$25 co-pay
 - HSA Compatible Plans: 80% after deductible

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**Savings Simplified
Through Level-Premium Self-Funded
Medical Coverage
Featuring Reference Based Pricing**

Savings Simplified

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Disclaimer

And now a word from our lawyers:

This presentation summarizes information concerning the benefits, networks, underwriting and other elements of the Secure Plans. It is not a controlling document and does not supersede the most current versions of The Secure Plans Underwriting Guide, Summary of Benefits and Coverage, Summary Plan Description and the stop-loss policies. All information in this presentation is subject to change without notice. It is intended for brokers, not employers or employees.

**In other words, we've tried to be accurate.
If it's wrong we apologize, but it's not binding.**