

# THE GROWING POPULARITY

of Self-Funding and a  
New Era in Accident  
& Health Underwriting



**Strategic  
Underwriting  
Solutions**

*A Division of Worldwide Facilities, LLC*

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# SARA VS. UNDERWRITTEN IHQ'S

What's the basic difference?

**A plan sponsor provides limited information and plan participants do not complete individual health questionnaires (IHQ).**

**The underwriter provides a firm rate.**



# SUS Automated Risk Assessment

Below are the requirements for the  
SUS Automated Risk Assessment (SARA) Submissions



Eligible groups of 25-150  
employee lives enrolling



SARA Checklist Form

SARA Documentation Form

SARA Employer Level Stop  
Loss Insurance Health  
Questionnaire

# SARA FACTS:

- Eligible groups will already need to offer major medical coverage.
- Eligible groups must have been in business long enough to have filed one wage and tax report.

- Groups cannot contain retirees.
- Rates may change if census varies at final enrollment.

# HOW DO YOU SUBMIT A CASE FOR THE SARA PROCESS?

## STEP 1

Accurately complete all 3 enrollment package documents with the employer

## STEP 2

- Attach all 3 complete accurate enrollment package documents to email message.
- In the subject line, indicate:  
SARA – Private Label Program Name
- Send to [quotes@stratuw.com](mailto:quotes@stratuw.com)
- With a complete submission, SUS returns a firm rate.
- It's that easy with SARA!
- See your Private Label Manager for details!
- IHQ underwriting is available and remains a viable and great option.



# SELF-FUNDING FAST FACTS

WITH SUS – A DIVISION OF WORLDWIDE FACILITIES, LLC

## Based on our real experience:

Companies with healthy habits  
and smarter consumer choices  
still benefit and promote  
happier, healthier Americans  
while saving money

Groups do receive a benefit to  
the bottom line, 70% of our  
clients have a surplus in their  
claim account at plan year end  
based upon the most recent 12  
months of plan year end data

Average surplus equates  
to \$586 annually per plan  
participant