



LEVEL FUNDED PROGRAM
A SELF FUNDED HEALTH PLAN

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ABOUT US

WHY ASSURED BENEFITS?

CUSTOMER DRIVEN AND OUTCOMES BASED

EXPERIENCED PROFESSIONAL TEAM

CUTTING EDGE TECHNOLOGY

WHAT YOU'LL GET

MAXIMUM COST SAVINGS

THE HIGHEST LEVEL OF SERVICE

FLEXIBLE, FULLY INTEGRATED SOLUTIONS

Since 1985, **Assured Benefits Administrators** has been helping employers across the U.S. manage and administer their health plans. With our numerous coverage options and flexible plan designs, employers can easily control costs while giving employees the healthcare protection they deserve.

AFFILIATED COMPANIES

Epic Health Solutions provides network solutions, healthcare management and medical assistance for international clients in the Americas.

Independent Medical Systems is a U.S. Preferred Provider Organization (PPO) network of hospitals and medical providers.

VIP Universal Medical Insurance (VUMI®) is an international insurance company that provides exclusive major medical products and VIP medical services to individuals and corporate clients around the world.

VUMILATINA® is a prepaid medical company in Ecuador that offers innovative products throughout South America.

Dallas Risk Management is known for its strong market relationships, outstanding service and expertise in all aspects of self-funded underwriting.

VerusRx offers pharmacy benefit management services and delivery of sensible drug pricing to members worldwide.



MAXIMIZE HEALTHCARE COST SAVINGS

Through level funding, you can enjoy the **flexibility and savings** of a self funded plan while also having the **stability and coverage** of a fully insured program.

Unlike a fully insured plan where the premium costs are locked in regardless of how much your group's claims actually cost, a self funded program provides the opportunity for a refund if claims are lower than expected in a given year. There's also no need to worry if monthly claims costs are higher than expected because stop loss insurance coverage, which comes with all of our level funded plans, will cover the unanticipated costs. This plan design ensures that you get the opportunity for savings while only having one fixed monthly payment that's determined upfront.

THE THREE COMPONENTS OF THE ABA LEVEL FUNDED PROGRAM



FLEXIBLE PLAN OPTIONS

We offer a wide array of options, giving you control of your plan design.



STOP LOSS INSURANCE

In case claims are higher than expected, stop loss insurance covers the extra costs.



PLAN ADMINISTRATION

We take care of managing claims payments, customer service, accounting and more.

THE BENEFITS YOU CAN EXPECT IN ALL OF OUR LEVEL FUNDED PLAN DESIGNS



FULL REFUND ON UNUSED CLAIMS RESERVE FUNDS

If claims are lower than expected, you receive a 100% refund on unused funds after the claims run out period.



NATIONAL & REGIONAL NETWORKS

We provide you with multiple national and regional networks from which to choose: Cigna, PHCS, Midland's Choice, IMS and First Health.



100% ACA COMPLIANT

Our level funded plan templates are fully compliant with ACA requirements, protecting you from costly penalties.



ACA FEES INCLUDED

You don't have to worry about paying for ACA fees separately because these are bundled under your predetermined monthly payments.



24/7 TELEHEALTH

Members can just call a doctor to resolve medical concerns and issues wherever they are, at any time of day or night, at no additional cost to you or your employees.



BUILT IN COBRA ADMINISTRATION

COBRA administration is included in all of our plans at no additional cost to you or your employees.



FLEXIBLE PLAN OPTIONS

Our level funded program gives you multiple plan design options, allowing you to **fully customize** your self-funded program to fit your company's specific needs.

BUILDING YOUR HEALTH PLAN

Through a self-funded plan, you have the flexibility to decide how much you want to contribute and how much your employees will pay for services. Your claims reserve fund is used to pay for your group's medical claims and is financed by your monthly payment, which is determined upfront after you select the options you want as part of your company's health plan. Your options include:

- Traditional copay plans, Health Savings Account (HSA) plans or Health Reimbursement Arrangement (HRA) plans
- A wide range of deductible and coinsurance options
- National and regional provider network options
- Numerous copay options for office visits
- Choice between paying for emergency room and urgent care visits through copay or deductible
- Multiple plan options within a group
- A variety of prescription copay options

WHERE YOUR PREMIUMS GO: Fully Insured Versus Level Funded Plans

100% NON-REFUNDABLE PREMIUM GOES
TO THE INSURANCE COMPANY

REFUND ON UNUSED CLAIM

MEDICAL CLAIMS PAID USING RESERVE FUND

PLAN ADMINISTRATION AND STOP LOSS INSURANCE

Fully Insured Plan

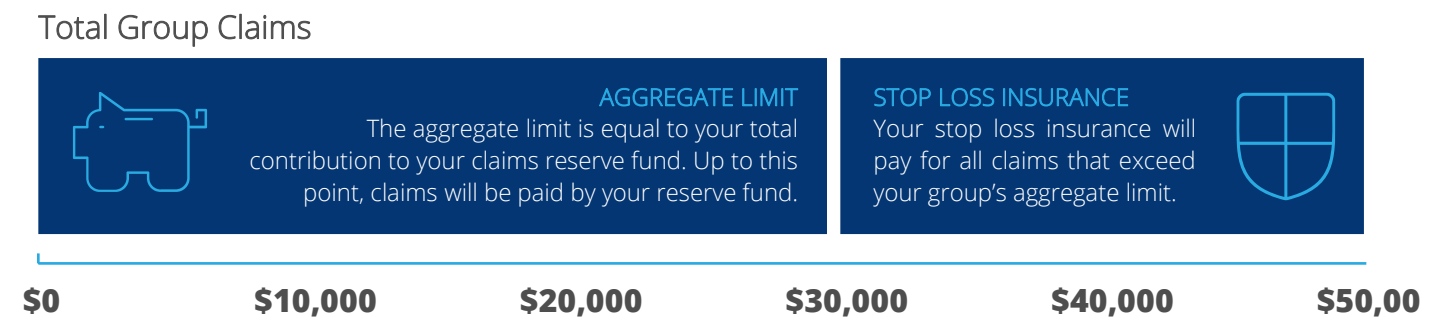
Level Funded Program

STOP LOSS INSURANCE

If your group's claims are higher than expected, **stop loss insurance will fully cover the extra costs** so that you never have to worry about unplanned expenses.

HOW IT WORKS

If your group's overall claims during the plan year exceed your total contribution to the claims reserve fund, stop loss insurance will pay for the extra costs. This ensures that your monthly premium payment is your maximum exposure, and you will never have unexpected charges during the plan year.* Here's an example of how it works:



*All stop loss policy provisions apply.



HEALTH PLAN ADMINISTRATION



WHAT ASSURED BENEFITS DOES

Our dedicated account management and customer care teams provide active, ongoing relationship management while offering the following services:

- Answer coverage questions
- Manage medical claim payments and accounting
- Offer training on health plans and the tools provided to help manage the health program
- Simplify billing so everything is covered in one monthly payment that will not change during the plan year
- Provide COBRA administration when required

STATE OF THE ART TECHNOLOGY

We have developed single source, self-service web portals to help companies and their employees manage their health plan as easily as possible. Here are some of the features available:

Employer Portal

- View accumulators
- View and manage eligibility and claims
- Access enrollment forms, benefit summaries and plan documents
- Request member ID Cards
- Print and review the Explanation of Benefits (EOB)

After creating an account on the portal, members can also access their account information on the MyABA mobile application, available on the Apple®App Store® and the Google Play™ store.

Member Portal

- View accumulators and claims
- Access benefit summaries and plan documents
- View eligibility information
- Print a temporary ID card
- Find in-network hospitals and providers
- Print and review EOBs

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