

Self-Funding Solutions for Mid-Sized Employers



With the impact of national health care reform, mid-sized employers (51–99 employees) are interested in:

- Greater cost-containment opportunities
- More plan design choice
- Ownership of claims data
- Liability for only the covered services that their employees need

Health Plans' 1-2-3 Plan is designed to give mid-sized employers what they're looking for.

The Health Plans Triple Advantage

1. More Control

Pay only the exact amount of health care costs you're responsible for.

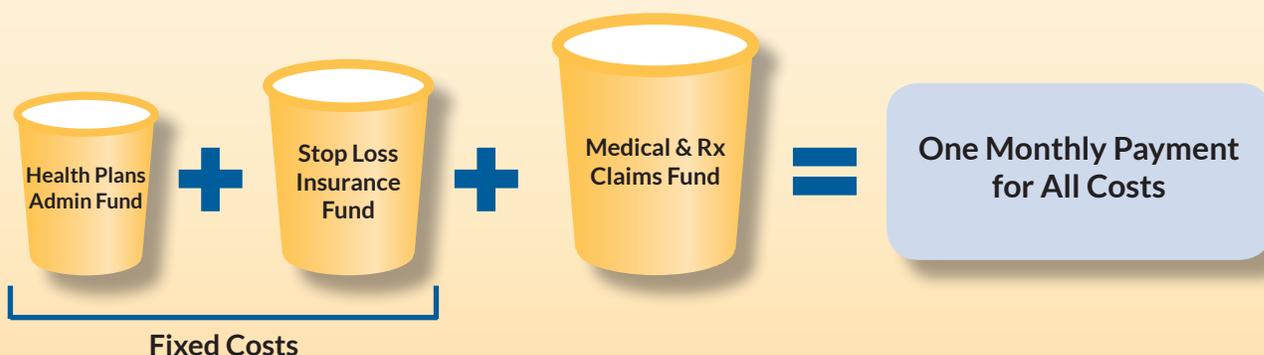
2. More Flexibility

Choose your deductible, coinsurance, copayments, and maximum out-of-pocket amounts with freedom to carve out state mandates.

3. More Savings

Receive immediate savings in state premium and ACA health insurance taxes. There are no community rating requirements—rates are calculated based on employer's specific claims history and employee demographics.

The 1-2-3 Plan's predictable cost structure makes budgeting easy—one monthly payment is calculated based on single and family rates. **Employers retain 100% of aggregate claims fund surplus when actual claims for the plan year are lower than expected.**



The 1-2-3 Plan Provides Financial Protection Against Both Large and Aggregate Claims

Individual Stop Loss Coverage

Limits your financial liability to a set dollar amount per member, per policy year. Typically \$25,000–\$50,000 per member.

Aggregate Stop Loss Coverage

Limits your financial liability to a set dollar amount for the total workforce per policy year. (Claims reimbursed under Individual Stop Loss coverage do not apply to the Aggregate Stop Loss threshold).

The 1-2-3 Plan includes:

- Full service plan administration, including COBRA
- Enrollment and eligibility
- Claims adjudication and processing
- Medical management
- Pharmacy benefit administration
- Access to Harvard Pilgrim Health Care and UnitedHealthcare provider networks
- Individual and aggregate stop loss insurance
- Monthly claims and plan performance reporting
- Exceptional customer service

Direct Access to Your Plan Performance Data



Monthly reporting to analyze plan performance

- Plan expenditures
- Medical and pharmacy benefit utilization
- Medical management
- Large claim reporting to help understand what's driving the plan's costs



Year over year comparisons of key plan indicators

Is self-funding right for your company?

Traditionally considered a cost-control option for larger employers, self-funding has become an affordable option for mid-size companies with favorable claims experience in response to the continuing rise of health care cost and health care reform requirements. Talk to your broker about Health Plans' 1-2-3 Plan and together we'll help you determine if self-funding makes sense for you.

For more product information, ask your broker to call the Health Plans sales team or email sales@healthplansinc.com.



Custom solutions, proven results for more than 35 years.

Contact us for more information.

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