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STOP paying for loaded premium health plans!

Your Business Might Qualify For A Lower Cost Health Plan!

LEARN ABOUT LEVEL FUNDED HEALTH PLANS

- Quoting with a variety of companies based on your demographics (age, sex, smoking, industry)
- **Savings of 15-40%** over community rated ACA plans for healthy groups with 5 or more enrolled
- Options outside of the traditional market including Aetna and Cigna Networks
- Analysis and Expertise to implement the right strategy for your company and employees
- **CASH BACK!**....if your group stays healthy with a surplus in the claims fund after the plan year!

Fully Insured Health Plan

Premiums

As regulated by ACA;
Mandatory 80%-85% loss ratio
Premium taxes apply
Underwriting Prohibited

Level Funded Health Plan

15-40% Savings!

Claims

As regulated by ERISA;
Loss ratio regulation does not apply
Premium taxes do not apply
Underwriting allowed

Fixed Costs