



Small Business Self-Funded Healthcare Plans<sup>©</sup>

Powered by USA BUSINESS CHOICE.



Now Your Business Has A Choice!



Level Plan Funding

## You Do Have A Choice!

**Flexibility.....** Design your own plan to meet YOUR needs.

**Protection.....** Protect your plan with stop loss insurance designed for your company.

**Predictability..** Pay the same every month – no surprises!

**Transparency..** Know how all your benefit dollars are spent – nothing hidden.

**Savings .....** You keep what you don't spend.

## Key Features of The USA Business Choice Level Funded Self-Funded Concept.

- A Risk-Management approach to providing employee health coverage.
- A unique answer for smaller employers trying to save money on the cost of group health insurance and brokers who would like to transition their groups to the self-funded arena.
- Competitive rates.
- 12/21 contract basis.
- Internal pooling point maximizes potential for employer refund.
- All industries eligible with the exception of law firms and MEWAs.
- Group size: 10-200 lives. (Claims data is preferred for groups over 100 lives.)
- **Unused claim fund is refunded to the plan at the end of the plan year.**
- Stop Loss insurance offers full protection from larger claims. **Employer will never have to pay more than the maximum monthly cost.**
- The predictability of a level monthly cost- there are no extra charges if there are high claims.
- **ERISA plan that is exempt from many of the new federal Affordable Care Act provisions.**



## How is This Plan Different From a Fully-Insured Plan?

Under a fully-insured plan, the monthly premium costs are locked in. Even if a group is healthy and has no claims, any savings are retained by the insurance company to pay the claims of less healthy groups.

With USA Business Choice Level Funding and the smart use of Stop Loss Insurance, the employer pays a monthly cost that is the maximum cost.

**No matter how much claims are in a month, the employer will never pay more than this monthly cost. After all claims are paid for the year, the unused money in the claim fund can be returned to the employer or retained by the plan to offset future cost variances.\***

## Advantages of Level Funded Self-Funding With USA Business Choice.

### ■ Plan Design Flexibility and Stability

Freedom to choose a plan of benefits that meets the needs of the employer, provides for simplified underwriting, and implement cost-saving features of the employer's choice.

### ■ Retain and Attract the Right Employees

By designing and maintaining your own plan, you will be better positioned to compete for the quality employees you need in your business environment. This will also help you to keep the employees you already have on your team.

### ■ Freedom from some provisions of the Patient Protection and Affordable Care Act

### ■ Pathway to Employee Wellness and Productivity

Our commitment to high-level data management, top-tier Medical Management, and customer-centered discovery and intervention will help to identify and assist those who may be in need of specialized or preemptive consultation.

**This is an excellent fit for:**

Employers with good demographics and good health experience who feel they are paying too much premium for too little in benefits.





# Additionally:

Maximum annual claims costs are predetermined and the employer pays 1/12 of this cost each month for the 12 months of the plan year. After this amount, there are no other charges for the claim fund. Once all claims have been paid for the plan year, unused dollars in the claim fund are returned to the employer.

## **Monthly Accommodation**

If at any time the money necessary to pay smaller claims is not in the claim fund (this is common during the early months of a plan year), the stop loss insurer will advance this money to the claim fund to pay these claims. Subsequent monthly payments into the claim fund will be used to repay this advance.

## **Reporting**

Each month, you will receive an accounting report on all claims paid during the month and the plan year-to-date.

## **Plan Year & Terminal Liability**

The plan year runs for 12 months from the effective date. Claims incurred during the plan year will be paid through a 9-month run-out period and any balance in the claims fund is refunded to the employer. Terminal Liability coverage is built into the plan by providing the 9-month run-out period.



**Contact Us TODAY!**  
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USA Business Choice offers this program with select Third Party Administration Services.  
Stop Loss coverage is provided through various A-rated, admitted carriers.  
Please contact USA Business Choice for details.



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### **Interactive Medical Systems**

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