

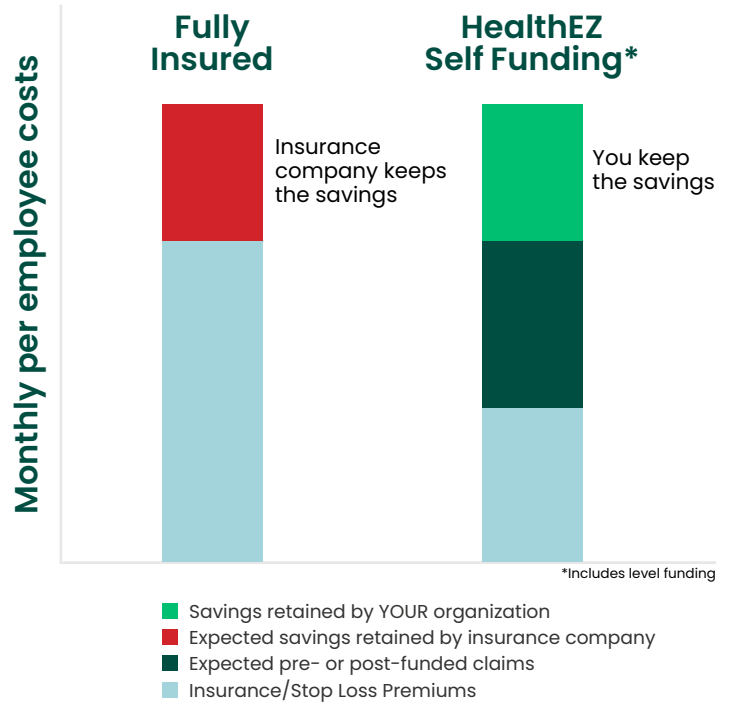
The Self-Funding Advantage

Take control of the cost and quality of your employee health benefits.

What are self-funded health benefits?

Self-funding fundamentally changes how companies provide healthcare benefits. With fully-insured benefits, companies pay premiums to insurers that keep going up no matter how healthy employees are or how they use their benefits. Self-funding, backed by effective stop loss coverage, puts companies back in control. By directly assuming the cost of employee benefits, self-funding companies pay for care as needed and keep any money left over.

Self-funding puts companies back in control.



Self-Funded Benefits	Fully-Insured Benefits
Companies directly fund employee health	Companies fund insurance company profits
<3% average annual cost increases	Double-digit annual cost increases
Ability to build custom, affordable plans.	No leverage to increase affordability.
Fully customizable plan options	One-size-fits-all plans and health programs
Stop-loss protection caps annual spending	Premium payments and deductibles cap annual spending
HealthEZ manages the plan for employees	Company HR department manages the plan for employees

HealthEZ has put this model to work for hundreds of companies seeking high-quality benefits at lower cost.

Is self-funding right for your company?

For small to mid-sized companies (50 - 1000 employees) that struggle with unaffordable healthcare costs and diminishing benefits and service, self-funding is a proven alternative. The advantages are significant, from better health outcomes to surplus savings.

“While our total plan costs have decreased, our employees have received improved healthcare benefits with flat premium contributions for the last 5 years.”

Troy Simonsen, CEO – Revo Health



Higher-quality choices

With access to a spectrum of plan options from national and regional networks, you're not limited to the standard-issue coverage and cost tiers.



Total transparency

Self-funding means you always know how your plan is performing: Claims, utilization and fixed costs.



Fully customized

Build benefits around the needs of your unique workforce and financial goals. Add or change programs as you go without disruption to benefits.



Excellent service

HealthEZ builds a supportive experience around employees to help them get more from their benefits and feel more satisfied with their coverage.



Better utilization

Employees are supported to find the right provider at the right time at the right cost, improving clinical outcomes and reducing wasteful use.



Keep the savings

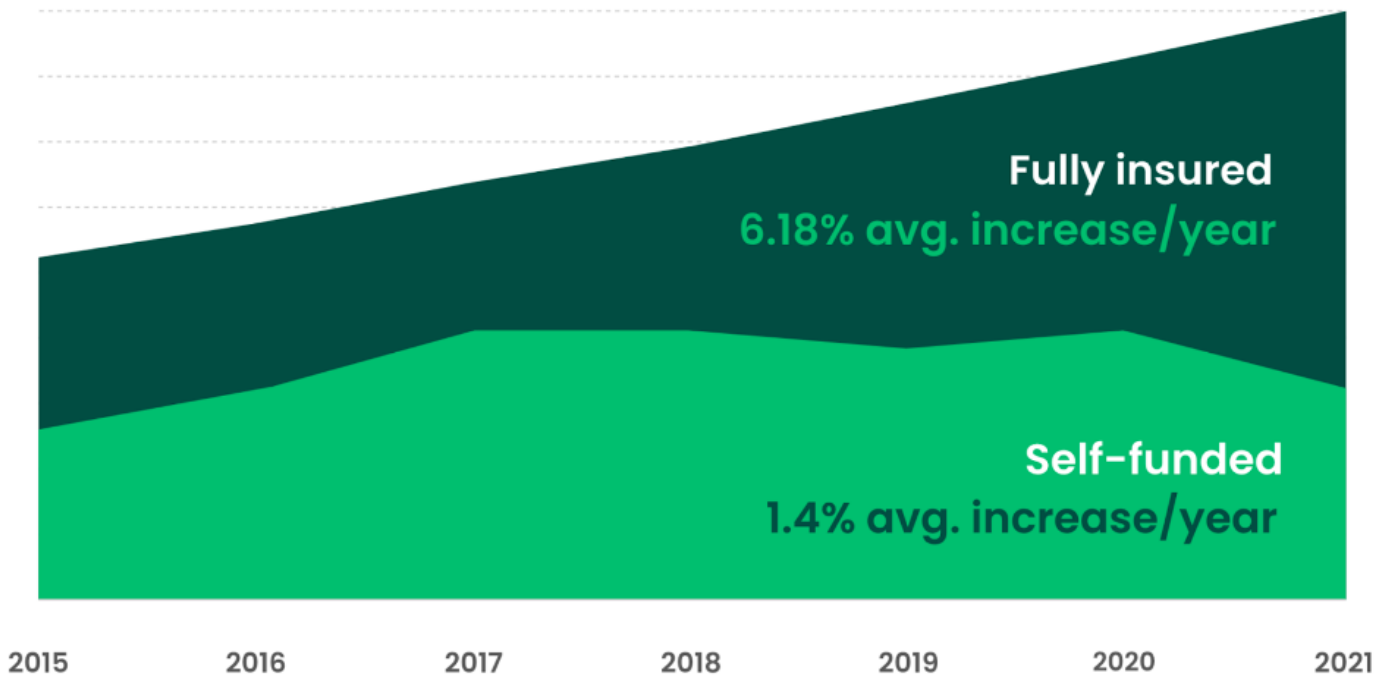
If employees use less care than expected in a given year, that savings goes back into your company, not insurance company pockets.

How much can your company save?

HealthEZ pulls all the cost-control levers to keep self-funded benefits affordable. One client saved an average of \$4,320 PEPY each year over the last seven years compared to traditional insurance, while improving their access and options.

Client savings snapshot

cost/employee/year



To learn more about the advantages of self-funding with HealthEZ, contact your broker or visit [HealthEZ.com](https://www.healthEZ.com).