



New World

ALTERNATIVE RISK TRANSFER
INSURANCE SERVICES

**SELF-FUNDED
HEALTH INSURANCE
25 TO 500**

For your company to consider a Self-Funded Health Insurance plan you need to ask yourself:

- Do you want to gain greater control over your employees benefit plan design?
- Do you want to better understand the cost and financing of the benefit plan you provide?
- Do you possess an entrepreneurial approach to balancing financial risk versus rewards?
- Do you want to become involved in decisions relating to your benefit plan?
- Do you want to receive data and management reports in support of making informed benefit decisions?
- Do you want to create a three- to five-year financial plan that will eliminate the need to “benefit shop” every year?

Please note a few of the reasons Business Owners with 25 or more employees should consider a Self-Funded and reinsured stop-loss Health Insurance Plan.

- Your premium dollars are minimized;
- The Employer(s) know where their money is being spent;
- Financial safety nets protect the employer from any high risk;
- The Employer will save a considerable amount of money on their employee benefit plan!

A Self-Funded Health Insurance program is an excellent alternative to a fully insured benefit plan.

**F. Darrell Lindsey
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State Approved Captive Manager**