

**SELF-FUNDED
INSURANCE**

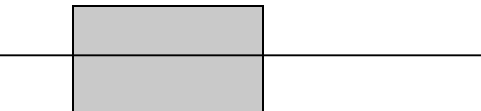
DEFINITION

- **Self Funded Medical**
- **Self Funded Dental**
- **Self Funded Vision**
- **Loss Self Funded Short Term Disability**

What is Self-Funding? As the name implies, self-funding is where an employer assumes the responsibility for paying employee health care claims. Studies have shown that self-funding can save Employers 25% and more. Self-funded plans can be tailored to meet the individual Employers' specific needs in enabling Employers to add or reduce benefits where it is believed to be necessary. Our offices specialize in providing Employers with very successful alternatives to control the increasingly high cost of providing health care benefits to their Employees.

Reinsurance – Stop Loss – Medical Stop Loss – Our office has 36 years of experience placing, writing, and negotiating Reinsurance Stop Loss Insurance plans for employers with 20 to 1,000 employees. We work with our rated carriers with the most competitive rates. In writing directly with the major reinsurance carriers, all excess costs are cut. Moreover, since all reinsurance carriers are different, placing your stop loss with the right reinsurance carrier is critical to the success of your self-funded plan.

Our office works with our clients to determine and negotiate the proper Specific and Aggregate Insurance Contract that is a fit for the program. Our relationships with the reinsurance carriers and devoted attention to Employers' individualized needs results in your group receiving the proper rating based upon demographics, location, industry, plan design and claims experience.



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