

Thinking of taking the leap from fully insured to self-funding?



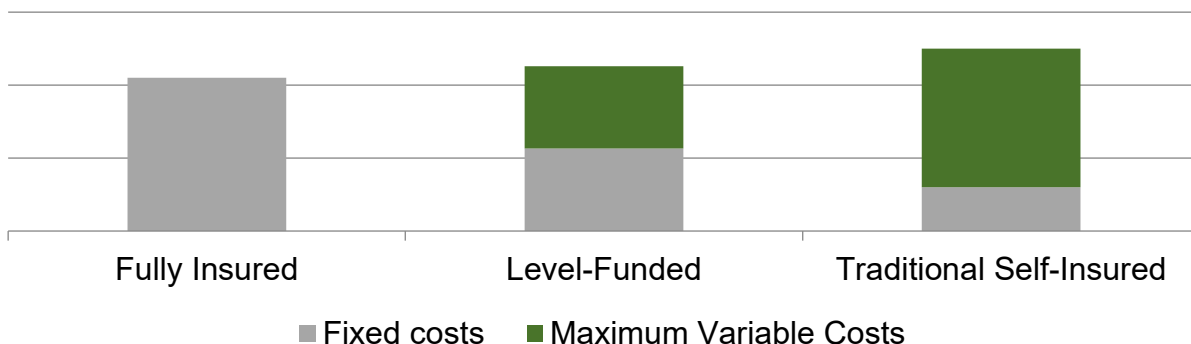
Experience all the benefits of self-funding with reduced financial risk with a level-funded health plan from Custom Design Benefits and TPAC Underwriters.

Employers who use a level-funded health plan

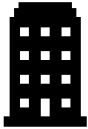
- Enjoy predictable monthly cash flow
- Are financially rewarded for low claims costs
- Retain all unused funds at the end of the plan year
- Have control and transparency in their health plan
- Have no lasers
- Have 50-200 enrolled employees



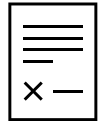
Plan Funding Comparison



How Level-Funding Works



Employer pays monthly premium which includes admin fees, stop loss premiums and funding factors (i.e. claim costs)



If the total claims costs exceed the accumulation of the employer's aggregate factors at any time, the stop loss policy covers the balance



All remaining aggregate factors at the end of the contract are retained by the employer



TPAC, an MGU with 30 years of excess loss experience, pioneered one of the first level-funded, aggregate-only stop loss products.

The TPAC Difference

Low Max Cost

A blend of fully insured and self-funded stop loss underwriting methodologies results in the lowest maximum obligation to a group.

Transparency and Control

Employers know their exact claim costs and retain all leftover funds at the end of the plan year.

No Lasers

Our self-funded solution has no specific coverage so there are no lasers or aggregating specifics.

Flexible Contracts

Employers can choose a contract that includes run out, such as a 12/24 contract, or minimize first year expenses by choosing a 12/12 contract. Other contract options are also available.

Contact **Custom Design Benefits** to learn more about level-funding from TPAC Underwriters, Inc.