



The Right Turn for Your Benefits

Your Road Map to Self-Funding



A Turn For The Better

Understanding Your Options

Self-Funding vs. Fully Insured

Employers today have two directions they can take when it comes to offering health benefits; they can be self-funded or fully insured. Both options are vehicles for providing health benefits to employees, though people are often more familiar with the fully insured model. What they don't know is by being fully insured, an employer gives nearly all of the control of their plan to the insurance carrier—reporting, benefit options, networks and even any savings the plan experiences.

With self-funding, employers work with a third-party administrator to create their own plan for success – a health plan that is designed to meet their unique business needs and complement the needs of their workforce. Employers do assume some risk associated with their plan, but they also gain the ability to keep any savings year after year.

Fully-Insured vs. Self-Funded Comparison*

	FULLY INSURED	SELF-FUNDED
TOTAL PREMIUMS	 Premium Taxes	 Potential Savings
	 Profit	
	 Reserves	 Stop-Loss Premiums
	 Administrative Expenses	 Administrative Expenses
	 Claims	 Claims

* An illustration of how a Fully Insured and Self-Funded program might compare.

The 90 Degree Difference

At Stirling Benefits, a 90 Degree Benefits company, we believe the right health plan does more than just provide benefits – it takes your business in the right direction.

Whether you're looking to transition from being fully insured, or are interested in self-funding with a new plan administrator, Stirling Benefits has the experience, tools and unparalleled industry expertise to take your plan in the right direction.

We deliver health plans built on uniquely crafted benefits designed specifically for the needs of our clients all across the country. It's time to experience a health plan that helps you along your road to success.

90 Degree Benefits



The Right Direction: Self-Funding

Self-funding is a funding vehicle for employee benefit plans. In this arrangement, the employer 'self-funds' their health benefits and, with that, they assume some of the risk while also reaping the rewards.

An employer's 'risk' is managed with the use of stop-loss insurance. Stop-loss insurance provides protection against catastrophic claims to self-funded employers, so they do not have to assume the full liability of the plan. Stop-loss insurance kicks in if an employer's costs exceed certain preset limits.

Self-funding gives you the freedom to create a benefit plan that is designed to save money while meeting the needs of your business and employee population. For one example, if you have a highly obese population, you can choose a wellness plan that helps employees address their current health situations while proactively helping to prevent costly health conditions from occurring in the future.

The Benefits:

Greater Flexibility

- Customizable benefit plans specifically designed for your business
- Adjustable as your organizational needs change

Ease of Administration

- Cost savings on mandated plan benefits and no state premium tax
- Centralized services from a comprehensive third-party administrator

Improved Cash Flow

- Pay for actual claims, not projected claims
- Any funds saved can roll over, year after year

The Ideal Candidate for Self-Funding

Employers that:

- Are financially sound
- Employ more than 50 employees
- Employ a primarily healthy workforce
- Continue to have premium increases despite good health history
- Desire claims data to control and manage health plan costs
- Need to reduce expenses and increase control



A Turn for the Better

It's never too late to go a new direction with health benefits. At Stirling Benefits, a 90 Degree Benefits company, our clients know that they have more than an administrator: they have a wealth of resources, knowledge and guidance at their disposal, all day every day.

With us, egregious premium increases, inflexible plan designs and lack of insight into plan performance are all left behind.

What lies ahead: better, stronger, healthier benefits for employers and members.

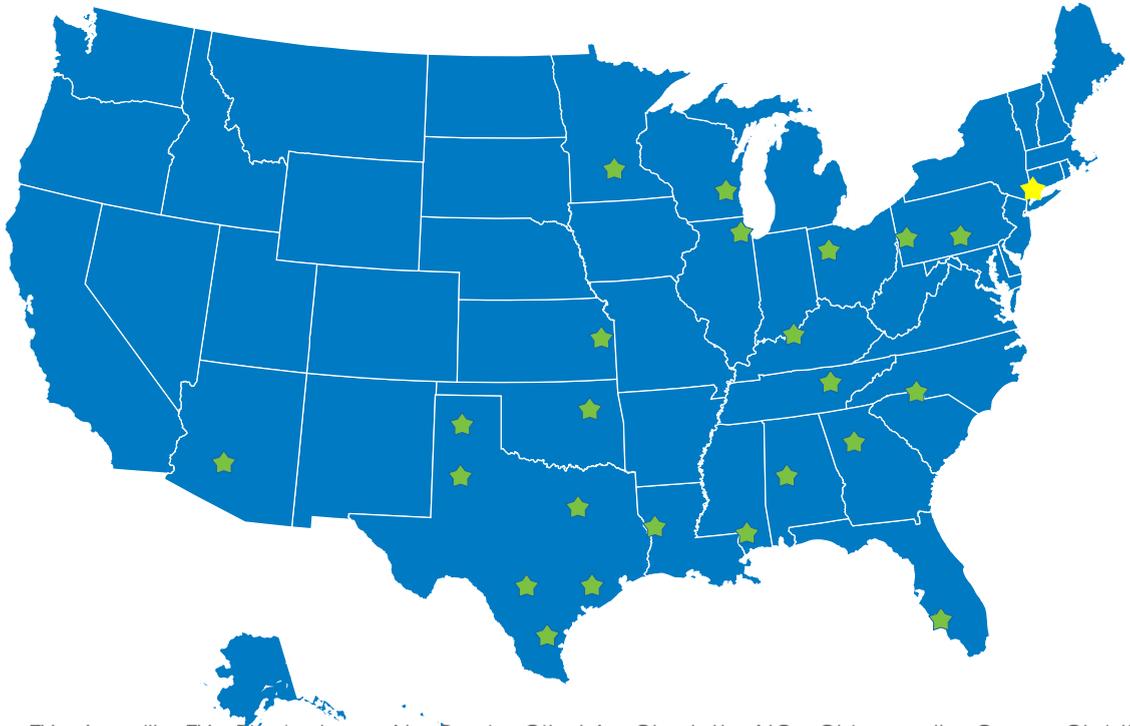
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A Turn For The Better

There is a better direction in benefits.

Make the Right Turn™ with Stirling Benefits,
a 90 Degree Benefits company.



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StirlingBenefits™

A 90 Degree Benefits Company

Contact us to see if self-funding is right for you.

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