

# Big-business benefits. Small-business price.



The National General Benefits Solutions Self-Funded Program lets you enjoy the benefits of self-funding while we handle the details

Rethinking your employee health-benefit plan? Directly funding your own health-benefit plan can help you control your group's health care costs — now, and for years to come.

Not only does our Self-Funded Program usually cost less than a more traditional health benefit plan, it's built to ensure your savings continue:

- Your money in your claims account goes exclusively to your group's claims expenses
- If your group's claims are less than expected, your savings can be significant
- If your group's claims are larger than expected, stop-loss insurance protects your finances
- You have the opportunity to receive money back if you don't use all the funds from your claims account

By choosing our Self-Funded Program, you gain access to our unique, complete package of services and insurance protection that takes the uncertainty and guesswork out of self-funding:

## ✓ **Expert guidance**

Our experienced Sales and Account Management Teams offer you and your agent marketplace expertise to ensure you're getting the plan that's best for your group and provide the plan-administration support you need

## ✓ **Flexible benefit options**

We help you select your health benefit plan options from a wide range of health-plan designs to fit the needs of your group

## ✓ **Compliance**

- All employer-established benefit plans are minimum essential coverage, so employees will not be subject to the individual tax penalty
- Preventive services are paid at 100% when received from in-network providers, as recommended by the Affordable Care Act

## ✓ **One, predictable monthly payment**

We determine your maximum cost for the year up-front, and your monthly costs are guaranteed not to increase for a full year as long as there are no changes to enrollment or benefits\*

## ✓ **Complete plan administration and support**

Payments of claims, customer service and claims reporting is all done for you, leaving you to focus on your business

## ✓ **Protection from larger-than-expected claims**

When your group's claims are larger than expected, stop-loss insurance kicks in to protect your finances. You never have to pay more than what you planned for

\* Additionally, the group must remain active for the full contract period.

The Self-Funded Program provides tools for small-business employers to establish a self-funded health benefit plan for their employees. The benefit plan is established by the employer and is not an insurance product. Stop-loss insurance for the National General Benefits Solutions Self-Funded Program is underwritten and issued by National Health Insurance Company, Time Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

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