

Level Funded Plan

Limited to Carrier

Most Often Set by Carrier

Set by Carrier

Set by Carrier

Individual Member Experience

Possible

Held by Carrier

Controlled by Carrier

Carrier Most Often Retains Some of the Surplus

VS

ADMINISTRATION

BROKER COMPS

SPECIFIC & AGGREGATE STOP LOSS

RATE DEVELOPMENT

RENEWAL ACTION

LASERING/GAPS IN COVERAGE

CLAIM FUND

SURPLUS

SURPLUS DISTRIBUTION

VERIS

TRUTH & STRENGTH IN NUMBERS

Can use any available Carrier

Set by Broker

Global Purchasing - Everest Re

Benecon Actuaries

***Limited to Predictable Claim Layer**

None

Deposited into Member Bank Account

Controlled by Member

Member Controls 100% of the Surplus

*Global Stop Loss Protects Members from Volatile Claims

