

# Funding Comparison

	VERIS	Stand Alone Self-Funding	Fully Insured Funding
Guaranteed annual premium for the plan year	◆		◆
Lower carrier administration costs	◆	◆	
Only pay actual claims plus fixed expenses	◆	◆	
Greater flexibility in plan design and claim eligibility	◆	◆	
Eliminate PPACA premium taxes and state benefit mandates	◆	◆	
Stop loss renewals based on actuarial projections not loss ratio	◆		
Stop loss insurance premiums managed to a 78% overall loss ratio	◆		
No lasering at renewal or late discovery of submitted claims	◆		
Member manages all claim fund surplus	◆	◆	
Enables mid market employers (20+ employees, dependent on state minimums) the safest method to self-fund their benefit plans	◆		

**VERIS members benefit from a 30+ year pricing model to get to the most appropriate funding each year. Benecon actuaries develop all stop loss premiums, claim attachment points and trends which are 1%-3% below market.**