

Groups Retain and Control 100% of Surplus

A law firm with 55 covered employees was facing a fully-insured health insurance renewal increase of 12% and was considering the possibility of self-funding their health benefits

Year 1 Fully-Insured Annual Premium

\$1,134,786

Year 2 Fully-Insured Renewal Premium

\$1,270,953

(12% increase)

Using VERIS Consortium and maintaining an identical network and plan design

\$1,275,705

(Admin/Stop-loss=\$333,953 | Max Claims=\$942,752)

The results after their first year with VERIS?

**\$266,842 in surplus
controlled and retained by the group.**

Without the VERIS program this surplus money would have been retained by the insurance company, not the group.