

Level Funded Plan

Limited to Carrier
Limited to Carrier
Limited to Carrier
Limited to Carrier
Most Often Set by Carrier
Set by Carrier
Set by Carrier
Individual Member Experience
Possible
Possible
Possible
Held by Carrier
Controlled by Carrier
Carrier Most Often Retains Some of the Surplus

VS

- ADMINISTRATION
- NETWORK
- PLAN DESIGN
- PBM
- BROKER COMPS
- SPECIFIC & AGGREGATE STOP LOSS
- RATE DEVELOPMENT
- RENEWAL ACTION
- GUARANTEED RENEWALS
- RENEWAL RATE CAPS
- LASERING/GAPS IN COVERAGE
- LEVEL FUNDED CLAIM FUND
- SURPLUS
- SURPLUS DISTRIBUTION



TPA/ASO Carrier Flexibility
Network Flexibility
Plan Design Flexibility
PBM Flexibility
Set by Broker
Global Purchasing
Benecon Actuaries
Limited to Predictable Claim Layer*
Yes
Yes
None
Deposited into Member Bank Account
Controlled by Member
Member Controls 100% of the Surplus

**Global Stop Loss Protects Member from Volatile Claims*