

## Advantages:

- **Cost & utilization controls-**

We offer you a variety of programs designed to help control plan cost.

- **Control over benefit dollars-**

The employer will know where and how funds are spent. If medical claims for the plan year do not exceed a predetermined limit, the Employer's Plan keeps those dollars.

- **Reduced operational costs-**

Employers find that overall administrative costs for our level funded program are usually lower than costs charged by a traditional insurance carrier.

- **Control of plan design-**  
The employer will maintain control of the plan design, including making necessary changes to fit the need of its employees.

- **Enhanced cash flow**  
Employer dollars formerly retained by the insurance carrier are available to the employer for other use.

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# EDHP™ LEVEL FUNDED STOP LOSS PLANS

The EDHP™ Portfolio brings you a complete line of Level Funded Stop Loss and MEC Plans which can be written alongside one another.

Employees experience choice of plans while the employer experiences cost savings.

Take advantage of the fact that in most groups, 50-70% of the members do not use the plan at all. The overall cost of a stop loss plan will usually be less than a comparable, fully-insured plan. The employer will fund its claim expenses up to a predetermined amount. If the actual expenses are less than what was funded, the employer gets to keep the additional savings.

What if one member has a large claim, or the overall utilization is higher than expected?

Then the Excess Loss Insurance protection will step in to reimburse the employer for the excess covered claims.

## E.D.I.S.

EMPLOYER DRIVEN INSURANCE SERVICES

[www.employerdriven.com](http://www.employerdriven.com)

888.886.7973

*A viable alternative to traditional health insurance*



# The EDHP™ Claims Process

1) The fixed monthly cost stays constant and will be billed on a simple single billing statement.

2) The fixed monthly cost provides the funds needed to pay expected claims.

3) E.D.I.S. will see that the employees' medical claims are paid on the employers behalf.

4) If covered medical claims ever exceed the maximum amount, the Excess Loss insurance reimburses the employer.

5) The employer keeps **100%** of the savings!

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