

Stabilize your future and keep employees protected

The ReAssured plan gives you a better way to create a long-term strategy with self-insurance. It helps you protect your employees with great benefits while keeping your costs in-check, letting you stay focused on what really matters – your business.

We help you manage claims costs. In return you pay a set fee for administrative services and protective reinsurance.

A self-insured plan like ReAssured can save you money because:

- You're exempt from most taxes and assessments that companies who are fully insured through an insurance company, have to pay
- You can choose to exclude state-mandated benefits, which gives you more control over your plan design and the flexibility to offer the same benefits to employees in multiple states
- Unlike most plans, you keep the savings if your claims costs are lower than expected
- You pay your employees' actual medical and pharmacy claims costs as they are incurred

In an independent study, OptumInsight reported that HealthPartners claims costs are 17 percent lower in Minnesota and 7 percent lower than other carriers in our region.

Security for your budget

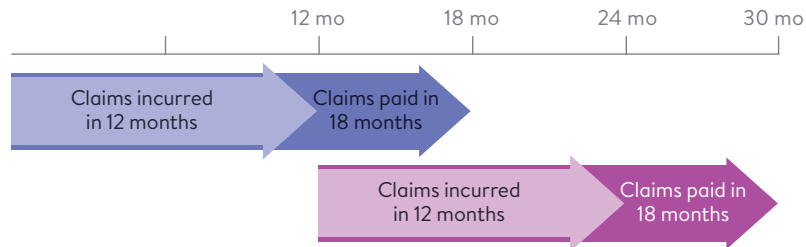
ReAssured includes a 24-month contract that gives you rate stability, making it possible for you to know your expected costs over a two-year period.

To protect you from higher-than-expected medical costs, the ReAssured plan includes aggregate and specific stop-loss insurance. This insurance is like an out-of-pocket maximum for your company. So you'll know your maximum liability and can manage your budget.

You'll also get a monthly report that details how your claims dollars are being spent. This customized report shows you exactly how your plan is doing so there will be no surprises when it comes time to renew.

REASSURED

12/18 Specific Stop-loss (2 policies)



24/30 Month Aggregate Stop-loss



HOW DO YOU KNOW IF THE REASSURED PLAN IS A GOOD FIT FOR YOUR COMPANY?

We'll help you analyze the impact moving to self-insured would likely have on your overall plan costs. This plan is usually a good fit for companies with:

- Relatively stable medical plan costs
- Stable employee population
- An experienced benefits manager
- Financial stability and a steady cash flow

How the stop-loss protection works

Specific stop-loss provides protection against high claims on any one member or contract (employer's choice). The aggregate stop-loss insurance puts a ceiling on the total amount of claim liability during your two-year contract period. If you reach the ceiling, your liability is capped for the contract period.

Specific stop-loss example: If you had purchased specific stop-loss insurance for claims over \$50,000 and an employee had claims of \$75,000 in one year, you pay \$50,000 and the stop-loss insurance pays the remaining \$25,000 for that employee. Specific stop-loss reimbursements are immediate. In this example, you would not have to fund more than the specific attachment point of \$50,000 for this employee.

Aggregate stop-loss example: If your maximum liability under the plan was \$1,000,000 but your employees and families on your plan had claims of \$1,200,000 during your contract period, the aggregate stop-loss reinsurance is ultimately liable for the remaining \$200,000. Aggregate stop-loss reimbursements are not immediate and occur at settlement, which is 6 months after the 24 month contract period.

Integrate an employer health and well-being program

For an additional fee, pair your plan with a health assessment and well-being program designed to engage your employees in healthy behaviors. This helps improve their health, decrease your health care costs and increase productivity.

GET REASSURED

If you're looking to move to a ReAssured plan, contact your broker, consultant or HealthPartners sales representative at **952-883-5200** or **800-298-4235**.