



## Choosing a Level-Funded Health Plan

### A Message from Janice Graham Senior Account Manager



Let's talk about level-funded health plans. A level-funded plan is an option for employers that want to move away from fully insured health plans with age-rated premiums, but are not yet ready to transition to a self-insured plan. Here are four things you need to know about level-funded plans:

1. Level-funded plans offer predictability and mitigated risks – if the cost of individual or aggregate medical claims exceeds the plan's maximum, the plan would cover the difference.
2. Level-funded plans may have a surplus refund if medical claims are lower than expected at the end of the plan year.
3. Level-funded plans offer great insights on cost by receiving monthly data to help employers understand how an employee utilizes their health services.
4. Member experience can be key with a level-funded plan – they provide resources and programs that may increase member engagement and reduce costs.

As a Senior Account Manager, it is my responsibility to ensure that employers know their plan options, as well as know they can contact me for the most comprehensive information, not only for level-funded plans, but also for dental, vision, life, and disability plan alternatives.



## Employers 'Unwavering' in Providing Group Health Benefits: Research



## Bill Would Pave Way for Stand-Alone Telehealth Coverage

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The Importance of Having a Primary Care Doctor

A Message from Bob Schroeder  
Senior Account Manager



As you may know, a primary care provider (PCP) manages the day-to-day health needs of an individual. Finding the right PCP for you takes time, but having a long-term relationship with a PCP keeps you healthier and lowers medical costs. Most health insurance policies cover a wide of preventive services — such as vaccinations and screening tests — at no cost to you. In addition to those preventive services, a PCP will look at your health, history, and lifestyle, with consideration of those factors they can:

- Teach you to make better decisions to support your overall health
- Prescribe medications
- Screen for and treat unexpected health issues
- Help you manage long-term chronic health issues
- Refer you to a medical specialist

As a subject-matter expert, it is my recommendation that everyone not only has a PCP, but also takes advantage of preventive services. Your well-being depends on it.

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