

Stability + Savings



A Turn For The Better

Level Funding

with 90 Degree Benefits

With no two businesses being alike, 90 Degree Benefits believes in creating a health plan that reflects the unique needs of each client. For employers moving from fully insured, we provide a solution that delivers the predictable payments of a fully insured plan while still enjoying the savings and control of a traditional self-funded plan: Level Funding.

With a level funded plan, the employer will never pay more than their pre-determined monthly cost. After all claims are paid for the year, the unused money in the claim fund is returned to the employer—not just a portion, but 100%!

WITH LEVEL FUNDING,
Employers Enjoy:



Defined and Contained Risk



Stabilized Cash Flow



100% Returned or Rolled Over Claims Funds



Plan Flexibility



Proactive Plan Improvement



A Turn For The Better

The Right Turn For Your Benefits

www.90degreebenefits.com

The Right Choice for Small Businesses: Level Funding

While a traditional self-funded plan may feel like too great a risk for some employers, 90 Degree Benefits believes that every business deserves to enjoy the benefits that come with a self-funded solution. With level funding, employers gain access to claims data, can make adjustments based on plan performance and enjoy savings like never before, all while paying consistent monthly payments.



	FULLY INSURED	LEVEL FUNDING
Level Monthly Payments	✓	✓
Unused Premium Payments Retained by Employer	✗	✓
Option to Roll Over Unused Funds to Next Year	✗	✓
Ability to Adjust Plan Before Year End	✗	✓
Access to Claims Data	✗	✓
Top Rated Stop-Loss Insurance	✗	✓

Employer groups with 10-250 lives that are coming from a fully-insured or another level-funded plan can benefit from:

- Fixed monthly premiums to maintain a healthcare budget
- 100% reimbursement of unused claims funds
- Stop-loss protection from high-dollar claims
- Detailed claims information
- Custom plan designs



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