



Level-Funded Plan makes self-funding your group easy

Find out how you can take control of costs

Aspirus Health Plan has a solution for small employers who want to capture the savings associated with self-funded health plans but avoid many of the risks: the **Level-Funded Plan**.

If you have 10 or more employees enrolled in the plan, you can take control of your organization's health benefit costs. This turnkey solution offers smart options—such as specific stop-loss as low as \$10,000—to help your business save money while making it easy to follow all the complex rules and regulations.

You can also take advantage of a comprehensive reporting package that shows Aspirus Health Plan's cost-controlling activities. The data can help improve employee health over time. Employers can make adjustments to their wellness programs and more based on our up-to-date reporting on claims, enrollment, network usage, and more.

With Aspirus Health Plan, your level-funded amount covers your claims funding, stop-loss premium, and the administrative fee.

Note: This Level-Funded product does not provide a no new laser or a renewal guarantee. Not-to-exceed renewal commitments may vary by group.

Learn more

Visit: AspirusHealthPlan.com

Call: 715.843.1393

Mail: 3000 Westhill Drive, Suite 303, Wausau, WI 54401



An example of how level-funding works

Month (During Years 1 and 2)	Number of Employees			Level Funding		Fixed Cost	Claims Paid	Specific Stop-Loss Reimbursement	Net Paid Claims		Surplus/Monthly Accommodation
	S	Ltd	F	Monthly	YTD				Monthly	YTD	
Jan-Y1	12	8	10	17,831.04	17,831.04	8,291.52	1,956.75	0.00	1,956.75	1,956.75	7,582.77
Feb-Y1	11	7	10	16,858.15	34,689.19	7,839.12	4,956.75	0.00	4,956.75	6,913.50	11,645.05
Mar-Y1	11	7	10	16,858.15	51,547.34	7,839.12	6,800.25	0.00	6,800.25	13,713.75	13,863.83
Apr-Y1	11	6	9	15,327.04	66,874.38	7,127.15	8,164.50	0.00	8,164.50	21,878.25	13,899.22
May-Y1	11	6	9	15,327.04	82,201.42	7,127.15	9,563.25	0.00	9,563.25	31,441.50	12,535.86
Jun-Y1	12	6	10	16,523.22	98,724.64	7,683.38	12,258.75	0.00	12,258.75	43,700.25	9,116.95
Jul-Y1	12	6	10	16,523.22	115,247.86	7,683.38	19,177.50	0.00	19,177.50	62,877.75	(1,220.71)
Aug-Y1	12	6	10	16,523.22	131,771.08	7,683.38	50,616.25	(38,273.50)	12,342.75	75,220.50	(4,723.62)
Sep-Y1	12	7	9	16,299.93	148,071.01	7,579.55	33,181.75	(28,992.25)	4,189.50	79,410.00	(192.74)
Oct-Y1	13	7	9	16,618.91	164,689.92	7,727.88	12,126.00	(9,131.50)	2,994.50	82,404.50	5,703.79
Nov-Y1	13	7	9	16,618.91	181,308.83	7,727.88	5,981.75	(1,285.75)	4,696.00	87,100.50	9,898.82
Dec-Y1	12	7	10	17,177.13	198,485.96	7,987.45	4,585.25	0.00	4,585.25	91,685.75	14,503.25
Jan-Y2					198,485.96	0.00	2,423.25	0.00	2,423.25	94,109.00	12,080.00
Feb-Y2					198,485.96	0.00	2,151.50	0.00	2,151.50	96,260.50	9,928.50
Mar-Y2					198,485.96	0.00	1,541.25	0.00	1,541.25	97,801.75	8,387.25
Apr-Y2					198,485.96	0.00	950.25	0.00	950.25	98,752.00	7,437.00
May-Y2					198,485.96	0.00	762.00	0.00	762.00	99,514.00	6,675.00
Jun-Y2					198,485.96	0.00	450.50	0.00	450.50	99,964.50	6,224.50

Billing calendar makes monthly payments easy

To make billing easier, the Aspirus Health Plan Level-Funded Plan is set up with automation in mind so you don't have to worry about making payments. Generally, this is how it works:

- Aspirus Health Plan pulls funds from the account you designate to cover monthly funding. This funding is for the upcoming month of coverage and includes administrative fees, stop loss fees, and claims funding.
- Invoices will be available online by the 20th of the month for the upcoming month of coverage.

If any of these days falls on a weekend or a Federal Reserve holiday, then the transaction takes place on the next business day.

**Contact us for your
level-funded health plan**

AspirusHealthPlan.com | 715.843.1393