

Take control and save while keeping it simple

AssureSM

Self-insurance gives you the flexibility to design the best coverage to maximize savings. Assure gives you peace of mind so you can protect your employees and your bottom line without sacrificing best-in-class care and coverage.

Choose Assure

You pay for your employees' actual medical and pharmacy claims costs as they happen. Get support for managing claims costs by paying a set fee for administrative services and stop-loss coverage.

Assure saves you money because:

- You're exempt from most taxes and assessments that fully insured companies have to pay.
- You can choose to exclude state-mandated benefits to get more control and flexibility over your plan design to ensure your benefits are the same across multiple states.
- You keep any savings you accrue if your claims costs are lower than expected.
- You get access to award-winning HealthPartners disease and condition management programs, pharmacy management programs and cost-controlling initiatives that are critical to a successful self-insured plan.

Plus, the Assure plan includes a 24-month administrative and aggregate stop-loss contract that gives you long-term stability. Assure gives you that peace of mind so you can protect your employees and your bottom line without sacrificing best-in-class care and coverage.

Savings and stability you can count on

- Cumulative maximum funding provision budget tool
 - 24-month administrative and aggregate stop-loss contract
 - 4% savings on taxes and assessments
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Living Well: Integrated health and well-being solutions

Assure comes with an integrated health and well-being solution, Living Well. Living Well offers a robust health assessment and digital well-being activities to support members in achieving their health goals no matter where they are on their health journey. To provide personalized support, incentive management and custom activities, speak with your sales representative for enhanced solutions that may have an additional cost.

Drive lower costs with improved health outcomes

IBM Watson Health found the illness burden-adjusted total cost of care for HealthPartners to be 12% lower in Minnesota and 6% lower than other regional health insurance companies.

Stability for your budget

On a weekly basis

Because of the cumulative maximum funding provision feature, you'll pay for your claims up to a policy period-to-date threshold. The difference will be covered for claims that are higher than the policy period-to-date threshold in any given month. Excess costs roll over and are repaid in future months, when claims are less than the policy period-to-date threshold.

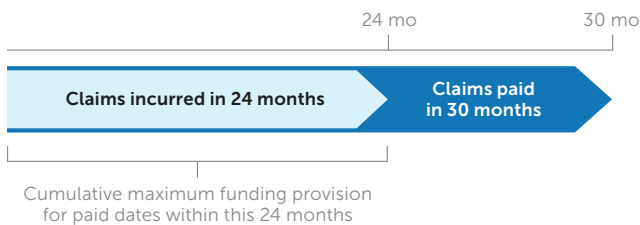
Aggregate stop-loss insurance

Assure also includes aggregate stop-loss insurance to protect you from higher-than expected medical costs for the contract period. This is like an out-of-pocket maximum for your company. So you'll know your maximum liability and can manage your budget.

On a monthly basis

You'll get claims reporting showing you exactly how your claims dollars are spent. This customized reporting lets you know exactly how your plan is doing so there will be no surprises when it comes time to renew.

Assure 24-30 month aggregate stop-loss



Learn more

Call your broker, consultant or HealthPartners account manager at **952-883-5200** or **800-298-4235**.

Aggregate stop-loss insurance

How it works

Aggregate stop-loss insurance puts a ceiling on the total amount of claim liability during your two-year contract period. While you continue to pay for claims up to the cumulative maximum funding policy period-to-date threshold, your liability is capped for the contract period when you reach the ceiling.

Example of stop-loss insurance

Your maximum liability is \$1,000,000 under the plan, but your employees and dependents had claims of \$1,200,000 during your contract period. The aggregate stop-loss reinsurance would be liable for the \$200,000 excess. The aggregate stop-loss reimbursements are not immediate and occur at settlement, which is six months after the 24-month contract period.

How do you know if Assure is a good fit for your company?

Together, we'll do an impact analysis on moving to self-insurance to determine what your overall plan costs would be. 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

