

Protect your employees and stabilize your future

# ReAssured<sup>SM</sup>

Self-insurance gives you flexibility to design the best coverage to maximize savings. But with added financial risk, you need a long-term strategy to keep costs in check. ReAssured helps you protect your employees and your bottom line without sacrificing best-in-class care and coverage.

## Determine if ReAssured is right for your business

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

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

## Living Well: Integrated health and well-being solutions

ReAssured 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.

## Get help managing your claims costs with a set fee for administrative services and protective reinsurance

ReAssured 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 pay your employees' actual medical and pharmacy costs as they come in.

## Security for your budget

ReAssured includes a 24-month contract for better rate stability to help you know your expected costs over a two-year period.

ReAssured offers aggregate and specific stop-loss insurance to protect you from higher-than-expected medical costs. This option gives you an out-of-pocket maximum to support better liability and budget management.

You'll also get a monthly report that details how your claims dollars are spent. This customized report shows how your plan is doing and helps eliminate any surprises when it comes time to renew.

### Learn more

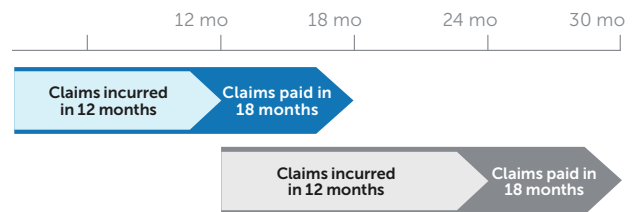
Call your broker, consultant or HealthPartners account manager at **952-883-5200** or **800-298-4235**.

## How stop-loss protection works

Specific stop-loss provides protection against high claims on any one member or contract (employer's choice). 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.

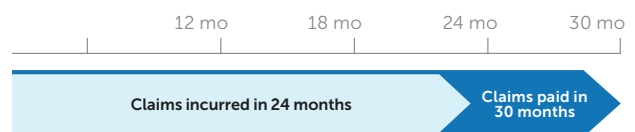
**Specific stop-loss example:** You purchase specific stop-loss insurance for claims over \$50,000. Your employee has claims of \$75,000 in one year. This means that you will pay \$50,000 and the stop-loss insurance will pay the remaining \$25,000 for that employee. Specific stop-loss reimbursements are immediate. In this example, you would not have to fund more than \$50,000 for this employee.

### 12-18 month specific stop-loss (two policies)



**Aggregate stop-loss example:** You have a maximum liability under your plan of \$1,000,000. Your employees and their families 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 six months after the 24 month contract period.

### 24-30 month aggregate stop-loss



Policy periods can vary. For instance, sometimes the specific policies will be 12/15 and the aggregate could be 24/27.

The HealthPartners family of health plans is underwritten and/or administered by HealthPartners Inc., Group Health Inc., HealthPartners Insurance Company or HealthPartners Administrators, Inc. Fully insured Wisconsin plans are underwritten by HealthPartners Insurance Company. 22-1539788-1731761 (05/22) © 2022 HealthPartners