



Group Health Insurance

Alternative-Funding

**Handelman
Insurance
Advisors, Inc.**

Insurance & Human Resources Administration

What is Alternative-Funding?

A fully insured plan's fixed premium is like paying for cable....



...it doesn't matter how many hours you watch, you still pay the same bill each month!

An Alternative-Funded plan works more like your electric bill...

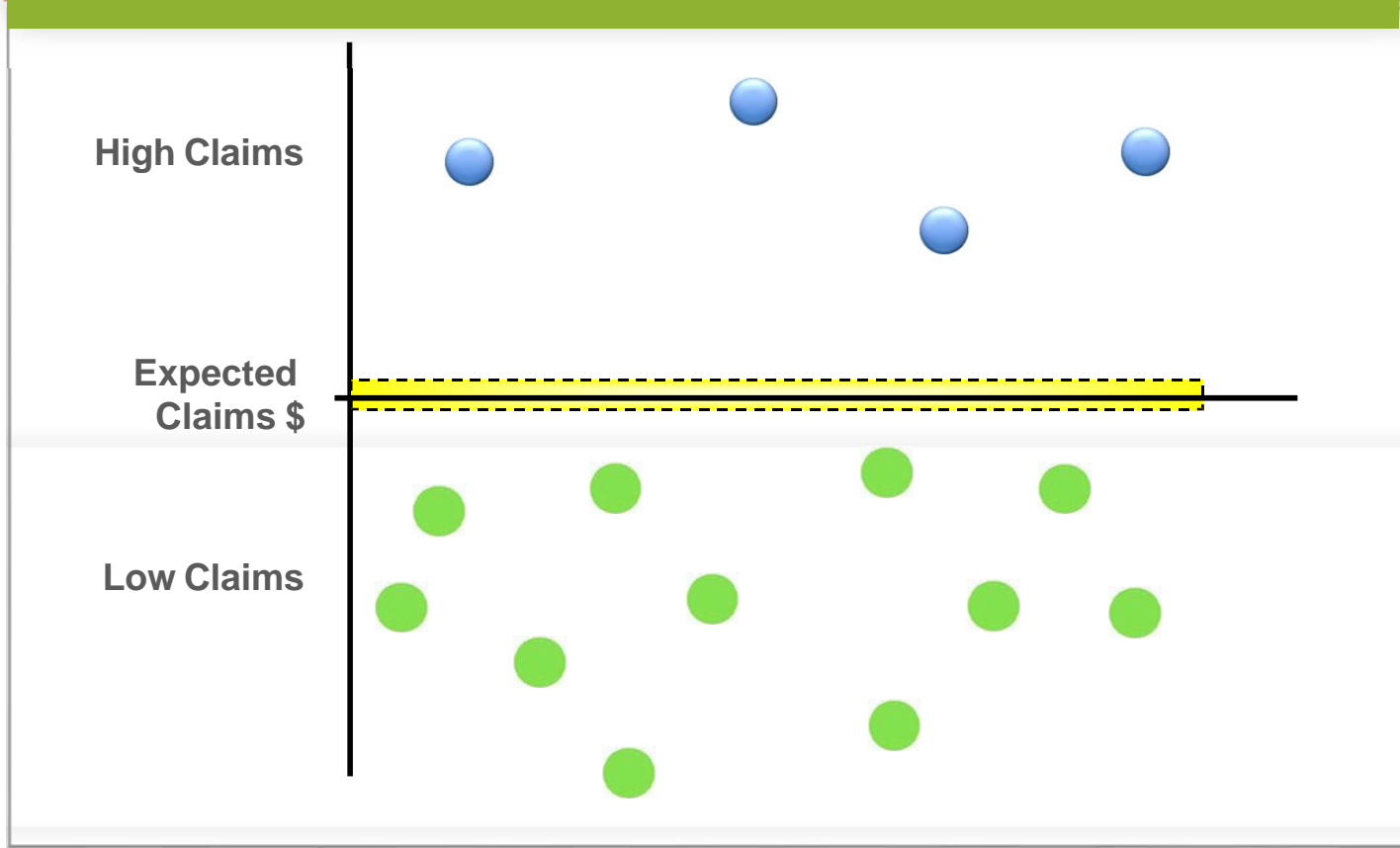


...there will inevitably be costs, but some are controllable, like how efficiently you use lights or A/C!

A wise consumer will pay less!

The Typical Risk Pool

On average, Alternative-Funding Group Health Plans run under expected Claims four-out-of-five years.



WHY CONSIDER ALTERNATIVE-FUNDING?

- Save money on insurance costs when claims run well
- No penalties when claims run poorly
- Lower premium taxes than traditional group health plans
- Not subject to state mandated benefits
- Greater control and flexibility over plan designs
- Consistent plan designs across multiple states
- Better reporting and transparency of health care costs
- Ability to participate in the health and wellness of your employees

COMPONENTS OF YOUR PLAN COSTS – FULLY INSURED



COMPONENTS OF YOUR PLAN COSTS – ALTERNATIVE-FUNDING



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INFORMATION



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