

"I love savings and predictability."

Self-funded plans with the peace of mind of one set monthly payment.

HPHC Insurance Company and its affiliate, Health Plans, Inc. – one of New England's largest third-party administrators – have teamed up to bring savings opportunities, predictability and simplicity to your health benefits.

Our self-funded solution blends the ease and financial peace of mind of a fully insured plan with the cost-savings potential of a self-insured plan. Because it features set monthly payments, you have more control over cash flow. And, you have protection from unexpected financial risk through stop-loss insurance. It's available for small group employers with 25 to 50 enrolled employees.

Read on for more details.



Why choose a self-funded benefits solution from us?

Exceptional expertise and experience

- A national provider of benefit administration and population health management services
- More than 35 years of delivering best-in-class solutions and proven results
- Providing strong value through a commitment to quality, technology and personalized service

A complete administrative solution

- Predictable budgeting – monthly payment based on number of employees
- Enrollment and eligibility administration (COBRA available for additional fee)
- Claims adjudication and processing, with up to 50% return of funds to renewing accounts when actual claims are less than projected
- Pharmacy benefit administration, with competitive prescription drug rebate program

Plan options, network coverage and support

- Available plans include:
 - ME: PPOs, PPO HSAs
 - CT: EPO, PPO HSAs
- Access to regional and national provider networks
- Population health management supporting members at every stage of the health care continuum
- Includes certain state mandates

Stop-loss protection providing seamless coverage and one-stop shopping

- Individual coverage – typically \$30,000 per member per policy year financial liability limit
- Aggregate coverage at 120% – a set dollar financial liability limit for the total workforce per policy year (for CT only, the aggregate coverage is the greater of 120% of claims or \$4,000 per member)

Monthly reporting to analyze plan performance, make informed decisions and improve outcomes

- Plan expenditures
- Medical and pharmacy benefit utilization
- Medical management
- Large claim reporting to help understand what's driving plan costs



Learn more. Contact your HPHC Insurance Company Sales or Account Executive.

HPHC Insurance Company and Health Plans, Inc., are affiliates of Harvard Pilgrim Health Care.