



What is an Employer Driven Health Plan™ (EDHP)?

An Employer Driven Health Plan™ (EDHP) allows employers to take advantage of the fact that 50-70% of members in any given group do not use the plan at all. The overall cost will usually be less than a comparable, fully-insured plan. Employers will fund their claim expenses, up to a pre-determined amount. If the employer's actual expenses are less than what they've funded, they get to keep the additional savings.



Who is the plan for?

An EDHP™ is for employers with 10-150+ employees with good health experience who feel they pay too much premium for too little in benefits. Do you want to receive money back from your insurer for being healthy? If the answer is YES, then an EDHP™ could be the right alternative for you.



What are the advantages of an EDHP™?

- You don't buy insurance for benefits you don't use. **100%** of your unused claim fund is yours at the end of the plan year.
- Stop Loss insurance fully protects you from larger claims. You will simply pay your monthly maximum cost.
- The predictability of a level monthly cost – there are no extra charges to you if you have high claims.



What are your risks with this plan?

With an EDHP™, your only risk is that at the end of the plan year, you won't receive money back. Each month your monthly payment helps to create your claim fund. The unused money in your claim fund is yours after claims are paid for the plan year.