

Create A More Consistent Cash Flow With The LEVEL FUNDED MERP

- The Employer creates a reserve account by paying a little towards claims each month!
- Claims continue to be paid regularly and timely
- **Eliminate any surprise funding of extra claims in any given month**
- Employer receives a check back at the end of each plan year for any unused reserve funds that have built up
- Reserves can be applied to the current premium/fees due if desired

Take the flexibility, control and tax savings of a traditional Medical Expense Reimbursement Plan (MERP), and add the ultimate plan structure where employers can avoid the potential of paying a lot, by just paying a little each month...and get a check back at the end of the year!

Small and medium sized employers can now truly experience the satisfaction larger, self-funded employers feel when handed a check at the end of the plan year.

With costs consistently increasing month after month, it can be difficult for a smaller employer to come up with an extra chunk of change if 2 or 3 people have claims utilization.

Our Level Funded MERP overcomes this issue by tacking on a small amount for a claims fund to the employers monthly premium and/or administration

fee billing. Each month, this claims money is deposited into the employers claims fund and a reserve begins to build if claims utilization is less than the amount collected. The amount of claims billed monthly will help determine how quickly the fund grows! The employer can decide whether to be conservative in growth, or to really go for it and be aggressive.

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clients can save today.**



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THIS IS A RECENTLY QUOTED 45 LIFE SMALL EMPLOYER GROUP.

It's potential year-end claims reserve would be over \$241,000 if the employer used its maximum claims figure, but the employer can choose which amount is most suitable.

This reserve money can be issued back to the employer with a check or used to pay future administration fees or claims.

It's like giving the employer an annual reserve savings account.

USING EXPECTED CLAIMS	MONTHLY BILL	ANNUAL COST	ANNUAL RESERVE POTENTIAL	EXPECTED ANNUAL RESERVE
PEPM ADMINISTRATION FEE (\$30 PEPM)	\$1,350	\$16,200	\$32,400	\$0
PEPM CLAIMS - EXPECTED (\$60 PEPM)	\$2,700	\$32,400		
TOTAL	\$4,050	\$48,600		

MIDDLE OF THE ROAD CLAIMS				
PEPM ADMINISTRATION FEE (\$30 PEPM)	\$1,350	\$16,200	\$88,198.20	\$55,798.20
PEPM CLAIMS MIDDLE OF THE ROAD (\$163.33 PEPM)	\$7,349.85	\$88,198.20		
TOTAL	\$8,699.85	\$104,398.20		

MAX CLAIMS				
PEPM ADMINISTRATION FEE (\$30 PEPM)	\$1,350	\$16,200	\$273,920.40	\$241,520.40
PEPM CLAIMS - MAX CLAIMS (\$507.26 PEPM)	\$22,826.70	\$208,800		
TOTAL	\$24,176.70	\$225,000		

Finally, a way for an employer to take COMPLETE control of its group benefit plan(s) in a way that allows for set monthly budgeting!