Simple. Seamless.

SafeGuard®
Self-Funding for the small to mid-size employer

Simple Selections, Solid Plans
The selection process is simple: The employer selects either a traditional plan or high deductible health plan (HDHP), then a deductible, member-share percentage and prescription coverage, and that’s it. The remaining plan details are in place and mirror coverages which have been enjoyed by thousands of USHL groups for more than a decade.

No Administrative Burden
A staff of professionals stand behind the SafeGuard plans, providing all required administrative services—from claims adjudication and provider payments, to network coordination, claims dispute resolution and member communication.

No Fluctuation in Plan Cost
SafeGuard requires the employer to make one monthly payment, comprised of an administrative fee, excess loss insurance premium and a pre-funded claims account payment. This monthly payment is determined at the time of underwriting, and only changes based on fluctuations in enrollment.

Protection Against Unexpected Claims
The employer will not owe more than the monthly payment for covered claims— if a claim exceeds funds available in the prefunded claims account, the balance is paid from either an aggregate advancement or an excess loss insurance payment, or both.

A Chance to Save Money
SafeGuard offers employers the ability to regain control of their healthcare benefit costs. If, at the time of settlement, the prefunded claims account balance has not been spent on group claims and the IBNR estimate, USHL returns to the employer any surplus funds remaining.

Advantages of the SafeGuard Program
Numerous provisions of SafeGuard make our program uniquely advantageous:

SafeGuard offers an Incurred Contract.
Unlike many competing self-funding programs, with SafeGuard, there is no need to purchase additional runout insurance for claims incurred during the twelve month contract period. Eligible claims incurred during the contract period and payable under the terms of the self-funded plan are processed by USHL.

SafeGuard offers Same-Source Coverage.
Because USHL is both the excess loss insurance carrier and the administrative services provider of the plan, there are no gaps in service or coverage that result from multiple-vendor bundling.

SafeGuard is Seamless.
When a claim is processed, payment either comes from the pre-funded claims account, a USHL aggregate advancement, or excess loss insurance— all of which are provided in the SafeGuard solution. The employer is never required to coordinate multiple vendor responsibilities.

SafeGuard is Proven.
The benefits we offer and the administration we provide have covered the lives of thousands of groups and tens of thousands of members, from two-person small businesses to large organizations employing hundreds; from small town companies to nationwide entities.

For additional details on SafeGuard or to obtain a quote, contact your agent or USHL sales support at 844-828-5968.

For additional details, visit www.ushealthandlife.com

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