

## Self-funding for the small to mid-size employer

Looking for coverage that is affordable and easy to understand? US Health and Life offers self-funded coverage designed to suit the needs of the small to mid-size employer. Our coverage is easy to understand and explain, feels like insured coverage, and doesn't require ongoing administration from the employer's staff.

## What is self-funded coverage?

With self-funded coverage, an administrator pays for eligible employee medical claims from an employer's fund. The employer takes on most or all of the costs of benefit claims. That means the insurance company manages the payments, but the employer is the one who pays the claims.

## The advantages of self-funding with SafeGuard

### Simple and affordable

SafeGuard offers small to midsize employers the opportunity to gain the benefits of self-funding without taking on the complexities and uncapped risk of traditional self-funded programs. SafeGuard delivers comprehensive benefits, professional administration, and excess loss insurance protection – for one predictable monthly payment – and if claims experience is favorable, employers can receive money back.

### No administrative burden

Let our team of over 170 professionals take care of all the administrative work. They can provide required administrative services, from claims adjudication and provider payments, to network coordination, claims dispute resolution and member communication.

### Money back

SafeGuard offers employers the ability to regain control of their healthcare benefit costs. If at the time of settlement, the pre-funded claims account balance has not been spent on group claims and the IBNR estimate, USHL returns any remaining surplus funds to the employer. With fully-insured coverage, the employer would not get any money back at the end of the year.

### Solid foundation

SafeGuard offers market-proven coverage: Many of the same popular benefit designs that have protected the lives of tens of thousands of USHL insured members comprise the SafeGuard Portfolio. With our coverage, you get the benefit of a network of providers with contracts that help determine prices.

**Ready to get started with self-funded coverage through USHL?**

**Get the guidance you need to create a great plan for you and your team by connecting with an agent today. We are ready to work for you.**

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