

Affordable, comprehensive health plans for small businesses.

Level-funded, self-insured health plans. Powered by CieloStar.

Long have small and ultra-small groups been forced to pay for expensive fully- or self-insured plans that cost their businesses financially – or opt to not offer coverage altogether, having a negative impact on employee retention and the health of their communities. Now, small business owners have a great opportunity to better serve their employees with level-funded self-insured health plans from CieloStar.

Level-funded products are a form of self-insured health plans, but with the added security of managing claims risk through stop-loss coverage – or reinsurance – covering excessive claims, so you don't have to. Level-funded plans also offer the ability to recoup unused dollars from the claims fund so you're taking full-advantage of your investment in the plan.

The plans, powered by CieloStar, are rooted in proprietary technology, powerful partnerships and decades of experience in order to bring you more savings.

| Key Benefits | How it Works |
|---|---|
| Proprietary technology | Integrated and easy-to-use quoting and underwriting platform. |
| Financial strength | 15-20% savings in first year compared to fully-insured plans. Unused funds returned to employer at end of year. |
| Powerful industry relationships allow for unique plan design. | ERISA plans created specifically for small employers, no participation requirements down to five enrollees. |
| Experienced leadership team | Decades of experience solving unique benefits and administration challenges of small businesses gives you peace of mind your employees will be covered. |

Contact us to learn more about these plans.
Lynn Lamprecht | Email: lynn@grouphealth.insure



How it Works

| Plan Attribute | How it Works |
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| Underwriting using personal health questionnaires (PHQs) | <ul style="list-style-type: none">• All enrollees must complete PHQs. Only those underwritten may be on plan at inception.• Underwriter reviews PHQs and provides rates based on health of population.• Unlike larger organizations, there is no negotiation – healthy populations are the best candidates for plans. |
| Recurring underwriting throughout year | <ul style="list-style-type: none">• New hires can join the plan throughout the year, as long as they complete the PHQ.• If participation increases or decreases by more than 10%, or group falls below 5 lives, re-underwriting will occur.• Renewals are processed 60 days prior to renewal date and are based on claims history and new hire PHQs. |
| Value of Verity narrow network | <ul style="list-style-type: none">• A narrow network through Verity HealthNet allows employers to provide lower premiums and cut costs while maintaining benefit levels.• You will receive coordinated care across the network of hospitals, with no referral needed when care provided by the network.• Receive care from a local and committed network who are invested in the health of your community. |

CieloStar has a long history of partnering with employers and industry leaders to bring benefits solutions to small groups. When it comes to level-funded, self-insured plans CieloStar is able to offer rates you will have a hard time finding elsewhere as a result of our partnerships and decades of experience. We also support these plans with proprietary technology that ultimately adds control, flexibility and visibility for your small business.

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