



# LEVEL Solutions

*A self-funding product for groups with 20-100 enrolled subscribers*

Combine a self-funded plan design with stop-loss protection for more control and flexibility in your health benefits, and the potential for additional savings through surplus refunds!

**Product features:**

**Predictable Payments**

Regardless of medical claim activity, you will have the same monthly payment to give you ease and consistency of budgeting.

**Savings Potential**

When you experience low medical claims you may accumulate a surplus in your aggregate claim liability account, which can then be credited to your account to be used for future health benefits.

**Control of Plan Design**

Level Solutions is an alternative to an ACA-compliant plan, allowing you more control in selecting plan designs to best meet your needs.

**Protection from High Claims**

If your group has a catastrophic claim or experiences a high amount of claims overall, stop-loss insurance protects you and pays for these claims to limit your financial exposure.

**Unparalleled Service**

Exceptional service is a hallmark of the PHP experience. From the proposal to service after the sale, our goal is your complete satisfaction with your plan.

**Your set monthly payment includes:**



**PREMIUM**

Aggregate and specific stop-loss

**EXPENSES**

Administrative

**ACCOUNT**

Aggregate claim liability

Contact your PHP Sales Representative at 1-866-789-2452 for more information.