

THE GROWING POPULARITY

**of Self-Funding and a New Era in
Accident & Health Underwriting**



ARA vs UNDERWRITTEN IHQ'S

What's the Basic Difference?

- A plan sponsor provides limited information and plan participants do not complete individual health questionnaires (IHQ).
- The underwriter provides a firm rate.

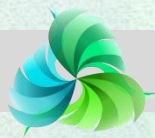




Automated Risk Assessment

Below are the requirements for Automated Risk Assessment (ARA) Submissions

<p>Eligible groups of 15-150 employee lives enrolling</p>	<p>ARA Checklist Form</p>
<p>ARA Documentation Form & Census</p>	<p>ARA Employer Level Stop Loss Insurance Health Questionnaire</p>





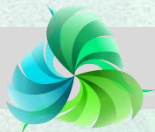
Where Can I Get The Forms?

For detailed instructions and links to the forms, visit
WWW.BENEFITINDEMNITY.CO/ARAUNDERWRITING

Or, use the buttons below to download the forms directly:

ARA Checklist and
Documentation Form &
Census (EXCEL)

Employer Level
Supplemental
Questionnaire (PDF)

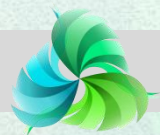




ARA Facts

- Eligible groups will already need to offer major medical coverage.
- Eligible groups must have been in business long enough to have filed one wage and tax report.

- **Groups cannot contain retirees.**
- **Rates may change if census varies at final enrollment.**





HOW DO YOU SUBMIT A CASE FOR THE ARA UNDERWRITING PROCESS?



STEP 1

- Accurately complete all 3 Documents with the Employer.

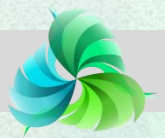
STEP 2

- Attach all 3 complete, accurate documents to an email.
- SECURELY send to quotes@benefitindemnity.co
- With a complete submission, the underwriter returns a firm rate.

STEP 3

- Final Enrollment process, if applicable!

It's That Easy with ARA!

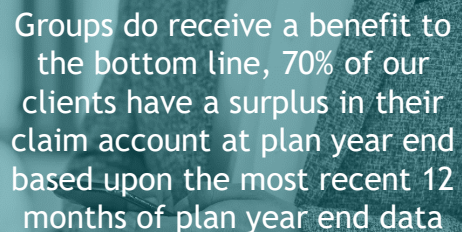





SELF-FUNDING FAST FACTS



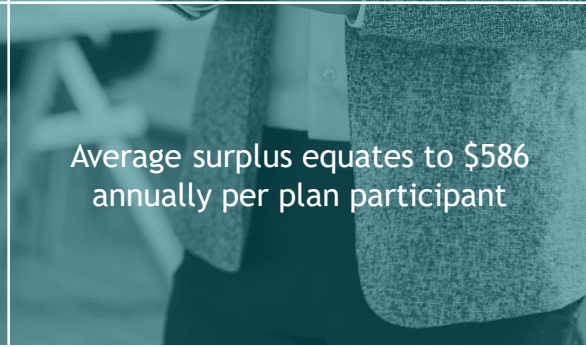
Based on our real experience:



Groups do receive a benefit to the bottom line, 70% of our clients have a surplus in their claim account at plan year end based upon the most recent 12 months of plan year end data



Companies with healthy habits and smarter consumer choices still benefit and promote happier, healthier Americans while saving money



Average surplus equates to \$586 annually per plan participant

