



## *Level Funding Plan Options*

## Big Savings Aren't Just for Big Companies

Level Funding plans offer relief for employers with 10 or more healthy plan participants.

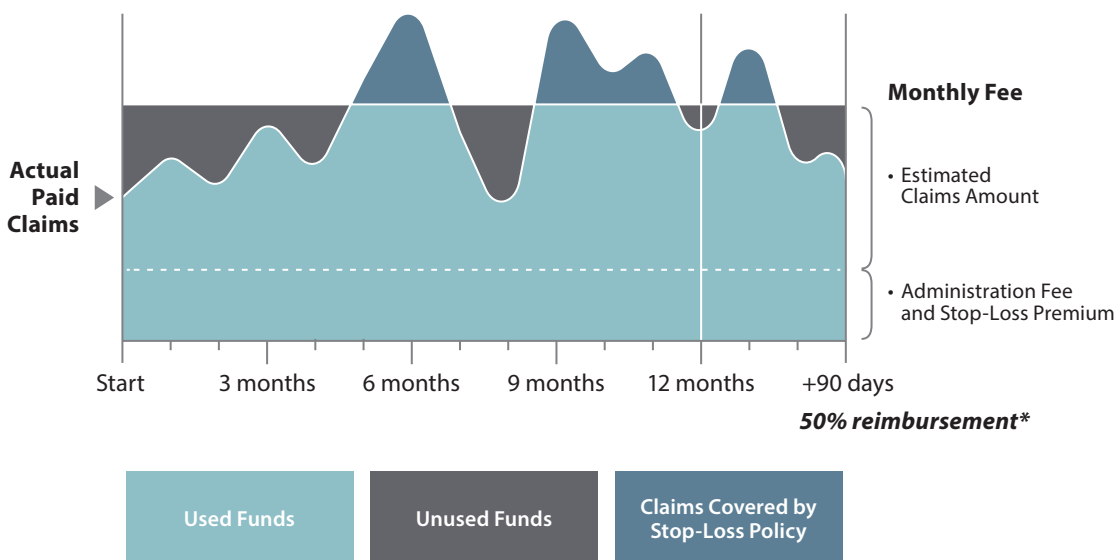
### Level Funding Features

- Refund at the end of plan year if claims are lower than funded
- Stop-loss insurance to manage risk from higher-than-expected claims
- Predictable payments — same amount each month
- Broad array of plan designs to choose from
- Exempt from some Affordable Care Act taxes, fees and penalties

### How it Works

You pay a monthly fee, which is made up of:

- An estimated claims amount, based on the health of your employees
- An administration fee, which covers the cost of claims payment, care management and broker commission
- A stop-loss premium covering the cost of insurance on higher-than-expected claims



\*If the policy is renewed (which constitutes a new offer of coverage) at the end of the plan year, and the paid claims were less than what was funded by the group, the group is reimbursed 50% of the difference 90 days after the plan year ends. If the paid claims were higher than the amount funded, the group owes nothing more.

*Additional information regarding premiums and the renewal provision (new offer of coverage) can be found in the Level Funding Proposal available through the application process. Level Funding Proposals include assumptions that may constitute a premium change. Benefits administered by QualChoice. Stop-loss underwritten by QualChoice Life and Health Insurance Company.*

Level Funded Classic	ARQL015	ARQL016	ARQL017
Deductible (In/Out)	\$500/\$1,000	\$500/\$1,000	\$1,000/\$2,000
Coinsurance (In/Out)	80%/60%	80%/60%	80%/60%
Maximum Out of Pocket (In/Out)	\$2,000/Unlimited	\$4,000/Unlimited	\$3,000/Unlimited
PCP/SPC OV Copayment	\$20/\$40	\$25/\$50	\$20/\$40
Emergency Room	Ded/Coins	Ded/Coins	Ded/Coins
Urgent Care Copayment	\$40	\$50	\$40
Inpatient	Ded/Coins	Ded/Coins	Ded/Coins
Outpatient	Ded/Coins	Ded/Coins	Ded/Coins
Pharmacy	\$10/\$40/\$60/\$100	\$10/\$40/\$60/\$100	\$10/\$40/\$60/\$100

Level Funded Classic	ARQL018	ARQL019	ARQL020	ARQL021
Deductible (In/Out)	\$1,000/\$2,000	\$2,000/\$4,000	\$3,000/\$6,000	\$5,000/\$10,000
Coinsurance (In/Out)	80%/60%	80%/60%	80%/60%	80%/60%
Maximum Out of Pocket (In/Out)	\$5,000/Unlimited	\$6,000/Unlimited	\$5,000/Unlimited	\$6,000/Unlimited
PCP/SPC OV Copayment	\$25/\$50	\$20/\$35	\$20/\$35	\$20/\$35
Emergency Room	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Urgent Care Copayment	\$50	\$35	\$35	\$35
Inpatient	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Outpatient	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Pharmacy	\$10/\$40/\$60/\$100	\$10/\$40/\$60/\$100	\$10/\$40/\$60/\$100	\$10/\$40/\$60/\$100

Level Funded Saver	ARQL025	ARQL026	ARQL010	ARQL011
Deductible (In/Out)	\$3,200/\$6,400	\$3,200/\$6,400	\$4,000/\$8,000	\$5,000/\$10,000
Coinsurance (In/Out)	100%/50%	80%/50%	80%/50%	80%/50%
Maximum Out of Pocket (In/Out)	\$3,200/Unlimited	\$6,650/Unlimited	\$6,450/Unlimited	\$6,450/Unlimited
PCP/SPC OV Copayment	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Emergency Room	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Inpatient	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Outpatient	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
Pharmacy	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins



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