



HealthyAdvantage
CAPABILITIES

CAPABILITIES OVERVIEW

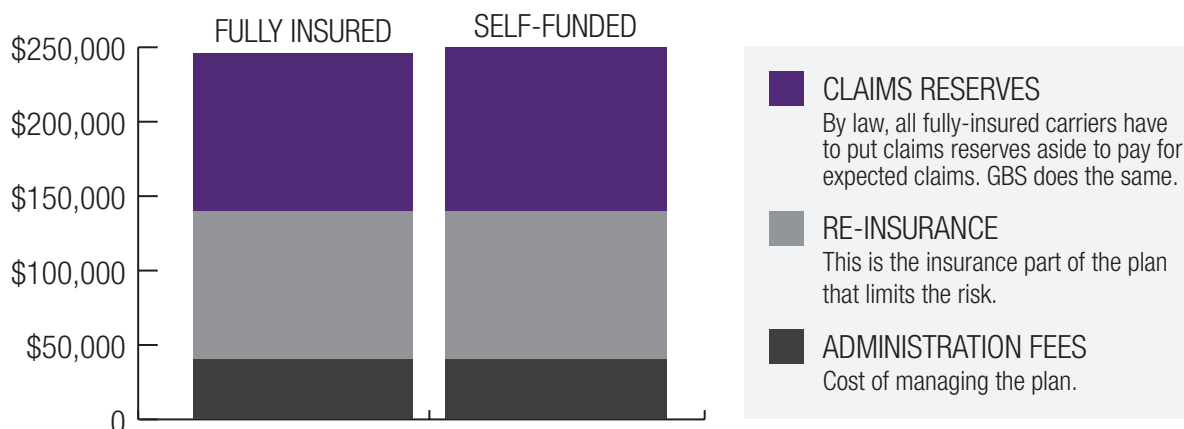
WHY *HEALTHYADVANTAGE*?

As the cost of healthcare continues to escalate, more and more brokers are looking for alternative solutions for their clients. *HealthyAdvantage* offers employers a powerful, practical alternative to traditional insurance. It allows your clients to directly fund their actual claim costs while limiting their risk with the purchase of stop-loss insurance.

With a traditional fully-insured plan, the insurance company pays for most of the benefits and offers members small out of pocket expenses in the form of deductibles, copays and coinsurance but keeps the profits when the claims are lower than expected. With *HealthyAdvantage*, the employer pays the benefits up to a higher deductible, but purchases stop-loss insurance to reimburse the plan if the deductible is met.

Stop-loss insurance protects the plan against individual catastrophic claims (specific stop-loss) or their total claim expenses (aggregate stop-loss) exceeding their annual budget. Employers hire Third Party Administrators such as AmWINS/GBS to process, manage and pay the claims on behalf of the employer. We built *HealthyAdvantage* to look and feel like a fully-insured plan with one big difference—You own the Claims Reserves.

Fully-Insured vs. Level-Funded Health Plans



WHY LEVEL-FUNDED HEALTH PLANS?

HealthyAdvantage is a Level-Funded Health Plan. Level-Funded Health plans allow employers to pay a preset level premium equivalent which includes fixed costs and maximum claims fund. Because the employer is pre-paying the claims, 100% of the unused funds at the end of the contract period will be returned to the employer as savings! With this funding arrangement, clients get the benefit of an unbundled approach to assembling a health plan. GBS helps employers contain costs by paying claims directly to the providers while allowing the client to customize the benefit design. *HealthyAdvantage* rewards your clients for good claims experience in a way that makes sense for them.

THE BENEFITS OF GBS *HEALTHYADVANTAGE* QUOTING

THE QUOTING PLATFORM OFFERS:

- ▶ Access to Quote 24/7
- ▶ Online Underwriting Platform
- ▶ Flexible Plan Options where you own 100% of the Claims Refund
- ▶ No Minimum Participation Requirements (down to 5 enrolled)
- ▶ Online Data Submissions
- ▶ Level-funding and Traditional Self-funded Benefit Plans – Available in most states
- ▶ Database of Previous and Current quotes

TARGET MARKETS

- ▶ Fully insured employers with 5-175 enrolled employees
- ▶ Fully insured employers with little or no access to their healthcare claims



Visit the *HealthyAdvantage* website at www.gbshealthcare.net to access our quoting tool as well as our online underwriting platform. We have also created a product library where all of our forms, brochures and benefit summaries as well as quoting and underwriting platform tutorials can be found. Contact us to learn more about this new product ideal for the small to mid-market employer considering self-funding.

SPECIALIZING IN GIVING YOU MORE.



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