

# SMALL-CAP PRODUCT

Small-Cap Stop Loss is a replacement product for fully insured plans who want to take advantage of self-funding. Predictability and knowing your exposure is extremely important, and the value of our integrated system provides cash flow protection with a seamless transition to stop loss after claims hit the stop loss exposure limits. The employer will not fund claims over the stop loss limits provided. Additionally, the employer retains 100% of the savings.

## FULLY INSURED VS. SMALL-CAP



### Fully Insured

#### Administrative Costs

- Claims Reserves & Profit Margin
- Pooling Charges
- Overhead Costs
- Commission
- Taxes
- Actual vs. Rated Claims Experience

### Small-Cap

#### Administrative Costs

- Aggregate/Re-insurance
- Specific/Stop Loss Costs
- TPA Administrative Costs
- Commission
- Taxes
- Actual Claims Experience

## PRODUCT HIGHLIGHTS



- Specific deductible as low as \$15,000
- Lasers do not exceed 3x the group specific deductible
- Renewal rate cap for specific rates will not exceed 35%
- Ideal for employer sizes 25-99 employees

## KEY POINTS



Small-Cap provides protection of being fully insured with the advantages of self-funding.

- Low-risk transition to self-funding
- Laser cap protection
- Low specific deductible
- Seamless monthly aggregate accommodation
- 25 employee minimum required

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DIFFERENCE BETWEEN SEAMLESS SMALL-CAP VS. LEVEL FUNDING	
Small-Cap	Level Funding
Pay monthly fixed cost and incurred claims	Requires group to fund entire amount up to maximum limit (even when there are no claims)
100% savings retained by employer	Carrier keeps a portion of the savings
Rx rebates are offered	Rx rebates not always offered
Transplant rider included	Transplant often not included; additional charge applied for this protection

## QUOTE CHECKLIST



- Current census
- Signed employer risk disclosure statement
- Current summary of benefits
- Current rates
- Prior year rates (with plan design if different than current)
- Renewal rates
- Individual medical enrollment forms (if available)

Please contact your Independent Broker or AultCare Representative for more information. All AultCare health plan quote proposals include commission unless otherwise specified.