

## BEACON RISK STRATEGIES

Built on a solid foundation.

### POTENTIAL PROSPECTS:

- Self-funded employers with over 100 lives
- Fully insured employer groups
- Associations & Affinity groups
- Risk that requires “outside of the box” thinking and innovative solutions

Beacon works with organizations that are currently self-insured or fully insured and considering a change.

#### Self-Funded

##### Advantages:

75 million Americans receive health benefits through self-insured plans sponsored by their employer. Self-insurance advantages include:

- Lower health plan costs
- Simplified regulation
- Relief from state mandates
- Control of plan design
- Consistency across state lines
- Optional Stop Loss coverage for CAT claims

##### Services:

- Flexible run-in, run-out and “Paid” specific and aggregate contract options
- Specific deductibles up to \$500,000
- Aggregating specific deductibles
- Standard maximum coverage of \$1,000,000, with higher maximums available
- No lasers at renewals (unless specifically requested)

#### Fully-Insured

##### Advantages:

Many companies prefer a fully insured health benefits program.

Advantages include:

- Known monthly financial expenditure
- Easier budgeting and financial planning
- Insulates employer from monthly claim fluctuations
- Access to carriers’ negotiated provider discounts
- Leverage carriers’ expertise in claims and compliance

##### Services:

- Limited benefit health plans and prescription drug plans available.
- Inclusive of employer groups, associations and affinity groups.
- Access to multiple carriers to help place risk with the most appropriate partner.
- Flexibility of Beacon underwriting and strength of AmWINS supplemental product suite.

### THE BEACON ADVANTAGE

- Unmatched underwriting experience, every Underwriter has 20+ years of experience
- Underwriting that blends innovation, creativity and savvy risk assessment
- Prompt, personalized service
- Clean claims turned around in under six days
- Flexible interfaces for data exchange
- Underwriter access to make the exchange of information efficient and accurate
- Claims Department access for difficult claim resolution assistance
- Effective cost containment programs to assist in conservation of Plan assets