

Value. Stability. Control.

How the ParetoHealth multi-year solution delivers a better approach to employee benefits.



Higher Value, Lower Cost Health Benefits

FULLY-INSURED	LEVEL-FUNDED	SELF-INSURED WITH STOP-LOSS	PARETOHEALTH
<p>Most Expensive</p> <p>Rises every year, regardless of claims incurred.</p>	<p>Very High Fixed Cost</p> <p>On a good year, the carrier gets the savings. On a bad year, employers see no savings.</p>	<p>Vulnerable to High Claims</p> <p>Somewhat stable during good claims year, but too many claims can take a toll.</p>	<p>Predictable Cost Control</p> <p>Employers pay only for claims incurred and can generate savings through preventive care. Surplus is carried over or distributed.</p>



Long-Term Stability and Lower Risk

FULLY-INSURED	LEVEL-FUNDED	SELF-INSURED WITH STOP-LOSS	PARETOHEALTH
<p>Expensive Risk Management</p> <p>Large claims are covered by the plan, but drive future increases.</p>	<p>Too Much Volatility</p> <p>Costs can increase significantly based on single large claims.</p>	<p>Too Much Risk</p> <p>Large claims can cause premiums to change (increase) significantly year to year.</p>	<p>Strategic, Mitigated Risk</p> <p>Captive funds cover large ongoing claims. Lower risk with no exposure to new lasers. Simpler renewal process and long-term benefits stability.</p>



Data Insights Deliver Greater Control

FULLY-INSURED	LEVEL-FUNDED	SELF-INSURED WITH STOP-LOSS	PARETOHEALTH
<p>Limited Data Access</p> <p>Stuck with high-level, non-granular data and limited plan designs.</p>	<p>Limited Transparency</p> <p>Varies by carrier, but typically offers little in the way of data-driven insights.</p>	<p>Data at High Cost</p> <p>Complete, granular, actionable, de-identified data, but comparatively expensive.</p>	<p>Actionable Data & Analytics</p> <p>Large degree of control; limited control over stop-loss. Complete, granular, actionable, de-identified data. Completely flexible plan designs.</p>

Discover the most cost-effective way to protect against catastrophic claims.

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