

The Power of Predictability

OhioHealthy Level-Funded



Savings without compromise

An OhioHealthy Level-Funded Health Plan is a self-funded solution without the volatility of claims. It provides a fixed and predictable monthly cost, maximum liability limits on your claims and the potential for an annual refund.

OhioHealthy is owned by OhioHealth, the largest and most extensive health system in central Ohio. This means you and your employees receive exceptional care and exclusive member discounts at OhioHealth — dramatically lowering costs.

Advantages of OhioHealthy Level-Funded Health Plans

- **Consistent and Predictable Cost**
Fixed monthly payments are based on the annual projected claims.
- **Maximum Cost Limit**
If your claims are higher than expected, your organization is protected by stop-loss insurance that is paired with your health plan. Your company pays one preset fixed monthly payment.
- **Refund Potential**
When claims are lower than expected, **OhioHealthy returns 100% of the difference** regardless if you renew with us.
- **Tax Incentive**
State health premium taxes may not apply — saving you money
- **Freedom of Choice**
Ability to choose up to three plans with OhioHealthy at no additional cost.



Find the right health plan for your organization

Determine the right mix of cost and predictability for greater savings and satisfaction.



Fully Insured Health Plans

Traditional fully insured health plans consist of a fixed monthly cost.

Ideal for smaller organizations seeking minimal risk and maximum consistency.



Level-Funded Health Plans

Level-funded health plans estimate claims to determine a fixed monthly cost. If claims are lower than expected, OhioHealthy will refund 100% of the difference at the conclusion of your plan term. If your organization encounters higher claims than expected, your stop-loss covers the balance.

Ideal for small to mid-sized organizations seeking lower risk, more predictability and higher savings potential.



Self-Funded Health Plans

Self-funded health plans consist of a fixed monthly administrative fee. Employers pay their monthly claims and have the option for stop-loss coverage to protect against large claims.

Ideal for larger organizations that can manage variable cost and risk, for greater savings.

	Fully Insured	Level-Funded	Self-Funded
Financial Risk	Lowest	Low	Highest
Consistency	Highest	High	Lowest
Predictability	Highest	High	Lowest

How Level-Funded Health Plans work

Level-Funded Health Plans combine three elements to drive savings, predictability and security.

1. Medical Plan

Self-funded medical plan administered by OhioHealthy, including claims processing, billing, customer service and other administrative services.

2. Stop-Loss

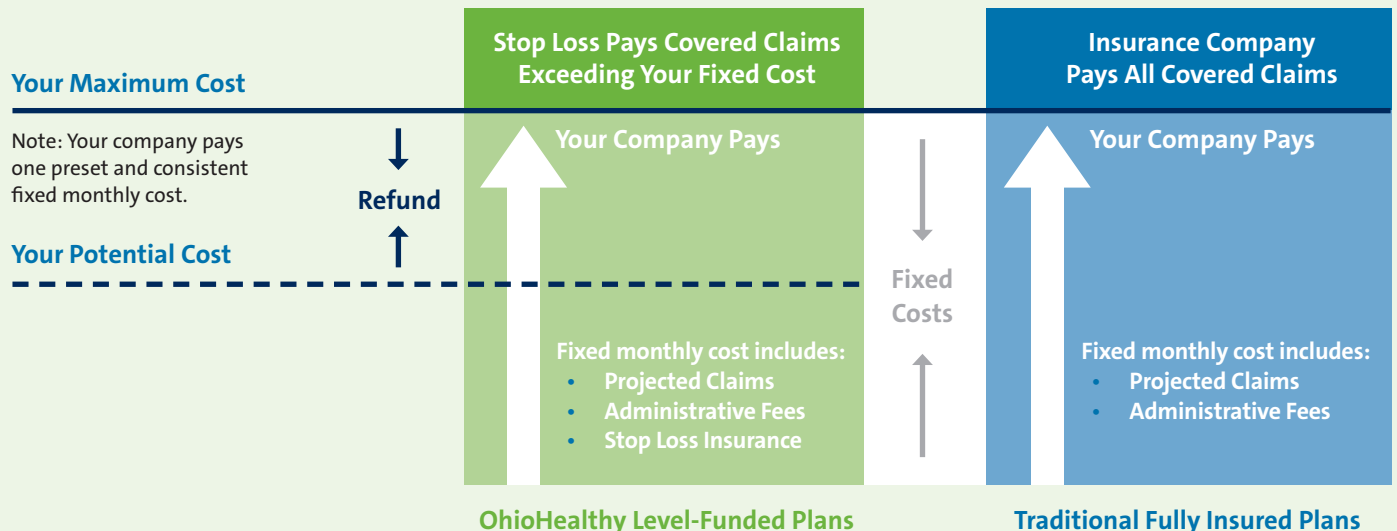
Stop-loss coverage, paired with your health plan, protects your organization from large claims by a covered individual and aggregate claims over a certain amount for the entire group. If claims are higher than estimated, stop-loss insurance provides reimbursement when covered by your plan — protecting your organization from the unexpected.

3. Refund

Your monthly fixed costs, less the stop loss premium, is secured in an account to cover eligible claims. At year end, 100% of any funds remaining in the account are refunded to your organization.

How it Works*			
	Traditional Fully Insured	Level-Funded Best Case Scenario	Level-Funded Worst Case Scenario
Maximum Monthly Cost	\$10	\$10	\$10
Maximum Annual Cost	\$120	\$120	\$120
Annual Refund	\$0	\$30	\$0
Annual Plan Cost	\$120	\$90	\$120

* Illustrative example.



BENEFITS of OhioHealth^y

Level-Funded Health Plans



Save more compared to traditional health plans.



Exclusive member discounts on care from OhioHealth.



Predictable cost and potential for a refund.

OhioHealthy combines health plan and health provider for easy access to exceptional care.



Affordability

Reducing the cost of healthcare without compromise.



Collaboratively

Leveraging the power of an integrated healthcare delivery system and data driven wellness to drive better health, better care and a better experience.



Accessibility

Offering more ways to access high-quality care.

To learn more, contact your broker or an OhioHealthy benefits expert.