



# Preferred United Plans® “Alternative Funding” News

April 2015

For plan years beginning in 2016, “ACA” explains the definition of small employer to include those employers up to 100 employees.

The small group rules apply to fully insured plans, whether they are purchased through our outside of the Small Business Health Options Program (SHOP) Marketplace. Plans covering groups with 100 or fewer employees will be pooled together for premium rating purposes. \*\*

**EMPLOYERS THAT SELF-INSURE ARE NOT  
SUBJECT TO THESE REQUIREMENTS!**

Preferred United Plans® “Alternative Funding”  
is a Self-Insured program.



\*\*American Academy of Actuaries Issue Brief March 2015  
[http://www.actuary.org/files/Small\\_group\\_def\\_ib\\_030215.pdf](http://www.actuary.org/files/Small_group_def_ib_030215.pdf)

## **AGGREGATE STOP-LOSS CARRIER**

- ◆ The Aggregate Stop-Loss carrier is Companion Life Insurance Company, An AM Best (A+) Superior carrier.
- ◆ SecureOne Benefit Administrators, Inc. contract is directly with Companion Life Insurance Company out of Columbia, South Carolina in which we have full underwriting authority.
- ◆ The contract is a 12/18 covering Medical & Prescription Drugs.



## **PLANS**



- ◆ **STANDARD PPO OPTIONS**  
100%, 90%, 80% & 70%  
Deductible choices; \$500 to \$5,000
- ◆ **HSA PPO OPTIONS**  
100% & 80% Options  
Deductible choices: \$1,300 to \$4,000



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