



Do you receive money back from your insurer for being healthy?

The Funding Advantage plan is for employers with two or more employees with good health experience who feel they are paying too much premium for too little in benefits. Do you receive money back from your insurer for being healthy? If the answer is NO, then the Funding Advantage plan could be the right alternative for you.

Funding Advantage saves you money by paying the claims of your employees with your own money instead of insurance premiums. Money left in your account is your savings and not insurance company profits. You're protected with stop-loss insurance that provides coverage for large claims and caps your maximum exposure. Each month you make a payment that covers the fixed costs of your plan: stop-loss insurance and the administrative and sales fees.

After the fixed costs, you put money into the claim fund and pay for your maximum exposure over 12 level monthly payments. After all of your claims are paid for the year, the unused money in your claim fund is returned to you.

Your only risk with Funding Advantage is not receiving money back at the end of the year!

To see which states our Funding Advantage plans are currently available for sale, visit www.alliednational.biz/map/map.

Contact your authorized Allied representative for more information.

