



Employers are saving up to 25% on their health plan costs by making one simple change—are you?

Today's health and benefit solutions require knowledge and expertise as well as creative solutions and an efficient service team. At Vantage, we pride ourselves in being an innovative, hard-working, experienced team in which you can place your trust. From the start, we've focused on solving problems, adding value, minimizing costs, and providing our clients with measurable results.

Maintaining a quality employee benefits package is crucial for any successful business, and Vantage's specialization gives us the ability to build a program to meet your goals and objectives, all while helping you keep costs in line. One cost-effective approach that Vantage has leveraged is the Partially Self-Funded plan.

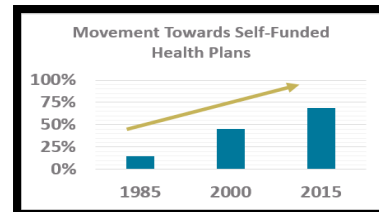
What is a Partially Self-Funded Plan?

In a partially self-funded model the employer pays a fixed monthly premium for plan access and administration, then in conjunction with a stop-loss or reinsurance carrier covers the company's claim payouts. The employer owns the plan, the plan data, and has more flexibility than a traditional health insurance plan when it comes to plan components, plan design, and other aspects.

Compared to traditional fully-insured plans that have high administration expenses, premium taxes and insurance carrier profit margins, the partially self-funded model allows employers

better control over expenses and realize savings due to lower taxes, lower overhead costs and more transparency.

Increasingly, employers are turning to these types of plans. More than 50% of employers in the last 30 years have switched from a traditional fully-insured plan to a self-funded platform.



Partially self-funded plans work just like fully-funded plans, except they remove the middle man. When comparing premiums, in a typical scenario, it's heads you win, tails you tie.

The Solution is Easy!

In partnership with Benefit Health Advisors, Vantage Financial Solutions, Inc., can provide you a customized quote with just the following information:

- Employee census
- Plan design and rates
- One page employee questionnaire

Together, we have successfully helped hundreds of organizations transition from fully to self insured plans, and we can design the benefits plan that will best satisfy your needs.

Call now to find out what a Partially Self-Funded Plan can do for your healthcare budget!



Other services that Vantage companies offer:

- Insurance Planning
- Asset Management
- Wealth Protection and Transfer
- Real Estate Services
- Retirement and Cash Flow Planning
- Entity Structure and Tax Planning