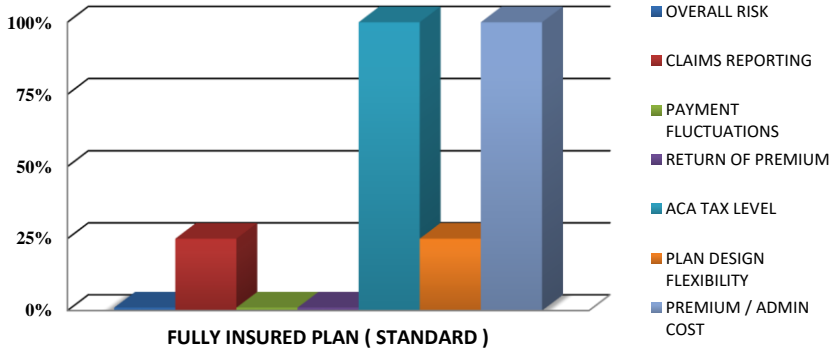




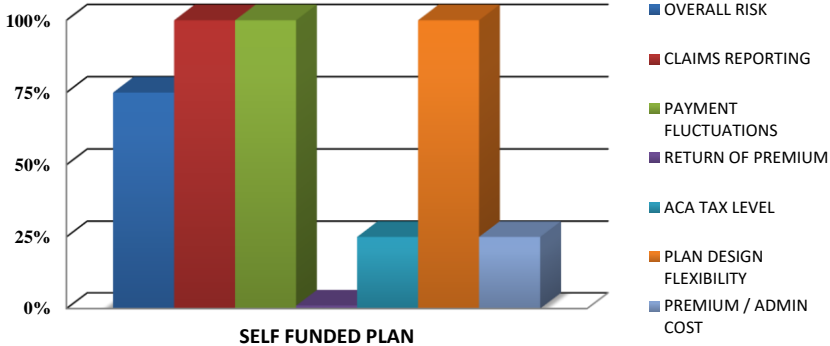
BLASCAK INSURANCE SERVICES

HEALTH INSURANCE FUNDING MODELS



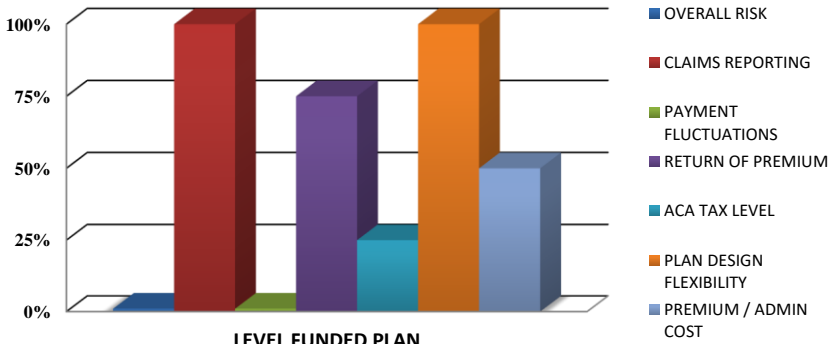
FULLY INSURED PLAN (STANDARD)

- ✓ LOW OVERALL RISK
- ✗ NO CLAIMS REPORTING FOR SMALL EMPLOYERS
- ✓ PREMIUM STAYS STEADY THROUGHOUT THE YEAR
- ✗ NO RETURN ON PREMIUM PAID
- ✗ SUBJECT TO MOST ACA TAXES
- ✗ MOST CARRIERS HAVE SET PLAN DESIGNS
- ✗ PREMIUMS ARE COMMUNITY RATED & POOLED



SELF FUNDED PLAN

- ✗ EMPLOYER TAKES ON MOST OF THE CLAIMS RISK
- ✓ TOTAL CLAIMS REPORTING
- ✗ CLAIMS PAYMENTS FLUCTUATE EVERY MONTH
- ✗ NO RETURN ON PREMIUM PAID
- ✓ SUBJECT TO VERY FEW ACA TAXES
- ✓ BUILD YOUR OWN PLAN DESIGN
- ✓ ADMIN COSTS / STOP LOSS PREMIUMS ARE LOW



LEVEL FUNDED PLAN

- ✓ LOW OVERALL RISK WITH SET MONTHLY PREMIUM
- ✓ TOTAL CLAIMS REPORTING
- ✓ PREMIUM STAYS STEADY THROUGHOUT THE YEAR
- ✓ POTENTIAL FOR RETURN ON PREMIUM PAID
- ✓ SUBJECT TO VERY FEW ACA TAXES
- ✓ BUILD YOUR OWN PLAN DESIGN
- ✓ PREMIUMS ARE BASED OFF OF GROUP RISK

