

Self-funding for the small to mid-size employer

Looking for simple and affordable coverage? SafeGuard Wisconsin is self-funded coverage designed to suit the needs of the small to mid-size employer. We offer coverage that is easy to understand and explain, feels like insured coverage, and doesn't require ongoing administration from the employer's staff. SafeGuard uses the power of the Ascension Network to give you better coverage options.

What is self-funded coverage?

With self-funded coverage, an administrator pays for eligible employee medical claims from an employer's fund. The employer takes on most or all of the costs of benefit claims. That means the insurance company manages the payments, but the employer is the one who pays the claims. Self-funded coverage can be a cost-effective alternative compared to fully-insured plans, you could save as much as 40% when switching from a fully-insured plan.

SafeGuard Wisconsin Highlights

- Flexible coverage for employers with 5 to 99 employees
- 1 predictable monthly payment
- Four-tier prescription drug coverage
- 80-100% traditional and high-deductible health plans

The advantages of self-funding with SafeGuard Wisconsin

Easy to understand

SafeGuard Wisconsin offers the benefits of self-funding without the complications. The employer makes only a few key decisions in building a plan to meet the group's unique needs, simply selecting benefit design, deductible level and member share percentage. The plan document, major provider network memberships, excess loss insurance coverage, and professional administration are already in place.

Customizable plans

There is no one size fits all for health coverage. That's why SafeGuard Wisconsin gives you the option to customize your health plans. We can offer your business an array of coverage types and options in order to offer benefits solutions suitable for most group sizes and characteristics.

Money back

SafeGuard Wisconsin offers employers the ability to regain control of their healthcare benefit costs. If at the time of settlement, the pre-funded claims account balance has not been spent on group claims and the IBNR estimate, SafeGuard Wisconsin returns any remaining surplus funds to the employer. With fully-insured coverage, the employer would not get any money back at the end of the year.

Fewer fees and regulations

Self-funded coverage is not subject to certain government regulations. It is also not subject to all taxes and fees. That means you can give your employees access to great coverage without worrying about additional fees or regulations.

Interested in self-funded coverage with SafeGuard Wisconsin?

Connect with an agent today and find the right coverage for your group. We are ready to work for you!

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