



BIG FIRM—EVEN BIGGER ADVANTAGES

ADVANTAGE PLAN

STOP-LOSS FOR TRADITIONAL SELF-FUNDED SOLUTIONS FOR LARGE FIRMS

If you run an engineering firm that self-funds its health care benefits, you'll gain a big advantage when you belong to the ACEC Life/Health Trust Advantage Plan. That's because our Advantage Plan protects you against large claims and unexpected high use of health care services, in return for self-funding your employee health care benefits.

YOU BELONG WITH THE ADVANTAGE PLAN!

For more information or a no-obligation quote, visit aceclifehealthtrust.com or call (844) 259-0325.

Exclusive Advantages



EXPERIENCE REFUND

Your firm has the opportunity to earn back a portion of your stop-loss premium based on the overall performance of the Advantage Plan, as well as your firm's stop-loss claims experience.



PRE-DEFINED RATE THRESHOLDS

Upon renewal, your rate increase will not exceed an established threshold, which is a commitment made as part of the Trust's initial offer to your firm.



NO "LASERING" AFTER YEAR ONE

Upon renewal (and in subsequent years), the Trust guarantees that no new high-cost claimants will be considered as part of the risk assessment when determining renewal rates (commonly referred to as "laserling").



LIMITED EMPLOYEE DISRUPTION

The Advantage Plan will partner with your firm's existing provider network and TPA to provide excess stop-loss coverage. This eliminates any disruption associated with changing physicians, hospitals or service providers.

You Belong™