



# Benefits Planning Service

Our Experience is *Your* Benefit

## What is Self Funded Insurance?

Self funded insurance is an economical alternative to the traditional fully-insured plan. Self-funding allows a company to have more control over its plan design and administrative cost, while saving 10-30%!



Roughly 62% of American companies with 150+ employees are self funded

### The Participants

1. The Employer
2. Agent/Broker
3. 3rd Party Administrator
4. Provider Network
5. Stop Loss Carrier
6. Pharmacy Benefits Manager

## Who Benefits Most From Self Funding?



Groups of 150+ employees



Multi-state groups\*



Multi location groups\*

\* Due to more diverse products and more cost savings

## Advantages of Self Funding



## Why Benefits Planning Service (BPS)?

"Our experience is YOUR benefit!"

**33** Years of self funding experience

Cost savings of 10-30% over current premiums

Ongoing quarterly and annual reports

Online enrollment and archive system

Access to ACA compliance library and customized HR employee management tool

## Benefits Planning Service (BPS) Case Studies



**43% Annual Savings**  
Industry: Hotel Chain  
Employees: 300

Before BPS: \$2.04 million  
After BPS: \$1.16 million

**Annual Savings: \$0.88 million**



**38% Annual Savings**  
Industry: Steel Products  
Employees: 175

Before BPS: \$1.85 million  
After BPS: \$1.15 million

**Annual Savings: \$0.70 million**



**30% Annual Savings**  
Industry: Financial Services  
Employees: 1100

Before BPS: \$7.58 million  
After BPS: \$5.3 million

**Annual Savings: \$2.28 million**

Contact us today at **800-916-2012** for more information or visit [www.benefitsplanningservice.com](http://www.benefitsplanningservice.com)

**"Our Experience Is YOUR Benefit!"**