



To Be or Not to Be Fully Insured?

Where Does the Healthcare Dollar Go?

TRADITIONAL FULLY-INSURED PLAN

PLAN ADMINISTRATION (aka \$ in Your Insurance Company's Pocket)



HEALTHCARE CLAIMS (aka \$ in Your Employees' Pockets)



ADMINISTRATION* -23¢	HOSPITALS-33¢	Rx-14¢	PHYSICIANS-18¢	LAB, ETC-12¢
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* Includes: risk charges, margin charges, claims admin and reporting, PPO fees, case mgmt, broker fees, profit & taxes