



Participating and Self-Funding

Where Does the Healthcare Dollar Go?

DIVIDEND, RETRO, AND ASO CONTRACTS

SAVINGS (aka \$ not wasted. Savings to Employer or Reinvest in Improved Benefits)

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

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



* Includes: risk charges, claims admin and reporting, PPO fees, case mgmt, broker fees, profit