The Advantage Plan is a stop-loss plan that is designed to protect you against large claims and higher than expected utilization of healthcare services.

Your firm has the opportunity to earn back a portion of your stop-loss premium based on the overall performance.

Exclusive Advantages

**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 “lasering”).

**NO 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 insurance carriers.

**PREFERRED PROVIDER DISCOUNTS**
If you move from your current network or TPA to our preferred provider, you are eligible to receive up to three months’ fee credits.*

*UMR only; some exclusions may apply

YOU BELONG IN THE ADVANTAGE PLAN!
For more information or a no-obligation quote, visit aceclifehealthtrust.com or call (844) 247-0020.