



Select Plan

Level-Funding + Risk Protection

Preferred-industry rates | Available in 33 states
For small and midsize firms

You may pay less than your premium; you'll never pay more.

Provide quality health care coverage at a reasonable cost for both your firm and your employees.

Fixed Premium. Your firm only has to pay a fixed annual premium.

Third-Party Administration (TPA). Our TPA, Meritain Health, will pay health care providers at rates that are reflective of major national carriers' discounts from your claims fund account.

Surpluses Refunded. If you spend less than expected on health care, 100% of the remaining claims fund balance will go back to your firm with annual renewal*.

All Shortages Covered. Your firm will never pay more than the annual premium you agreed to, even if claims are higher than expected. The financial risk is covered, thanks to the combined financial security of all the ACEC Life/Health Trust alongside our insurance carrier partner.

*Based on your chosen plan.

Added Advantages

- **Dedicated Customer Service.** Attentive service team to meet your needs.
- **Broad National Network.** Aetna Choice POS II network of doctors and hospitals, plus more than 75,000 pharmacies nationwide.
- **Complimentary Value-Added Services.** Employee wellness plans, virtual care telehealth services, and enrollment and eligibility software – at no additional cost.
- **80-Plus Plan Options.** Over 50 benefit plan options for PPO and 32 high deductible plans to choose from.
- **Stop-Loss Limits.** Specific stop-loss coverage options – protecting against high claims from any single individual – ranging from \$10K to \$50K (varies by state). Plus, aggregate stop-loss protecting against high claims for the entire group.
- **ACA Exemptions.** A level-funded plan governed by the Employee Retirement Income Security Act (ERISA), exempt from the rate and pricing requirements under the Affordable Care Act (ACA).

Get a no-obligation quote

ACECLifeHealthTrust.com/Level-Funding | 844-259-0325

ACEC
LIFE/HEALTH TRUST
— SELECT —
Level-Funding Plan