



# Select Plan

Level-Funded + Risk Protection

Preferred-industry rates | Available in 32 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 from your claims fund account.

**Surpluses Refunded.** If you spend less than expected on health care, 50% of the extra funds will go back to your firm upon renewal (based on your chosen plan\*).

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

## Added Advantages

- **ACA Exemptions.** A level-funded plan governed by Employee Retirement Income Security Act (ERISA), exempt from the rate and pricing requirements under the Affordable Care Act (ACA).
- **Attentive Service.** Dedicated customer service team available to meet your unique needs.
- **Broad National Network.** Aetna Choice POS II network of doctors and hospitals, plus more than 75,000 pharmacies nationwide.
- **50-Plus Benefit Plan Options.** More than 50 standard PPO plan deductibles and out-of-pocket maximums.
- **32-Plus High Deductible Plans** More than 32 high deductible health plans that qualify for a Health Savings Account.
- **Complimentary Value-Added Services.** Employee wellness plans, virtual care telehealth services and enrollment and eligibility software – at no additional cost.

**Get a no-obligation quote**

**[ACECLifeHealthTrust.com/sales](https://www.aceclifehealthtrust.com/sales) | 844-259-0325**

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