



Select Plan

Level-Funding + Risk Protection

Available in 33 states

For small and midsize firms

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

Fixed Premium.

Your firm only has to pay a fixed annual premium.

Surpluses Refunded.

If you spend less than expected on health care, your firm will receive a refund for the remaining claims balance – 50% or 100% for specific and aggregate plans and 100% for aggregate-only plans.

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 financial strength offered through ACEC Life/Health Trust.

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.

Added Advantages

- **Two Powerful Stop-Loss Options.**
 - **Select Core Plan** offers aggregate-only stop-loss, protecting against high claims for the entire group with a 100% claims refund option.
 - **The Select Core Plus Plan** combines specific and aggregate – providing a 50% or 100% claims refund option.
- **Complimentary Added-Value Services.**
 - Wellness plans with monetary incentives
 - Virtual care telehealth services
- **Bundle Discount.** Save up to 2.5% when you bundle your benefits with our Guardian ancillary products.
- **Over 50 Plan Options.** Choose from many options, including PPO plans and high-deductible plans eligible for Health Savings Accounts (HSA).
- **Broad Network and Dedicated Service.** Supporting you with the Aetna network of doctors and hospitals, more than 75,000 pharmacies nationwide and an attentive customer service team.
- **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-Funded