Rising health care costs have made it a challenge for small to midsized engineering firms to offer their employees affordable, quality health care. However, with the Select Plan from ACEC Life/Health Trust, you can choose an alternate funding model that combines many of the features of being self-funded with risk protection for small to midsize firms. The Select Plan allows you to provide quality health care coverage at a reasonable cost for both your firm and your employees.

Exclusive Advantages

**PREFERRED GROUP RATES**
Select Plan rates are offered exclusively to ACEC member firms, where experience is pooled only with other consulting engineering firms (a preferred industry).

**PERFORMANCE REWARDS**
The Select Plan provides an opportunity for your firm to receive performance rewards for effective use of medical services.

**LIMITED FINANCIAL RISK**
Your firm's financial risk is limited to the monthly "premium" you pay.

**DEDICATED CUSTOMER SERVICE TEAM**
Our customer service and account management team is trained to respond quickly and effectively to the unique needs of your firm.

**EXTENSIVE BENEFIT PLAN OPTIONS**
All of the Select Plan options are PPO plans with in-and out-of-network benefits. The HDHPs are HSA-qualified, giving you the flexibility to choose the plans that are best for your firm.

**BROAD NATIONAL NETWORK**
The Select Plan offers access to a broad national PPO network of physicians and hospitals, as well as more than 75,000 pharmacies nationwide.

**AFFORDABLE CARE ACT (ACA) EXEMPTIONS**
As a self-funded plan governed by ERISA, the Select Plan is not subject to several of the provisions outlined in the ACA. Thus, the Trust is able to offer this product at more competitive prices.

For more information or a no-obligation quote, visit aceclifehealthtrust.com or call (844) 259-0325.