Advantage Plan

A Stop Loss Healthcare Solution For Self-Insured Engineering Firms
BIG FIRM.
BIG ADVANTAGE.
YOU BELONG.

ACEC Life/Health Trust Advantage Plan

Preferred pricing on stop loss insurance for a low-risk professional group – consulting engineers

Designed by engineers for engineers

Experience refund for low utilization of healthcare services and claims – money back for qualifying firms

Guaranteed rate cap at renewal

No “lasering” of high cost claimants after year one

Opportunity to keep your current provider network – thereby ensuring continuity of physicians, hospitals and service providers

You belong in a better health plan. You belong in the ACEC Life/Health Trust Advantage Plan.
“Health insurance is one of the most valuable benefits for our employees. Walter P Moore has been a member of the ACEC Life/Health Insurance Trust for over four decades, and we have always appreciated the competitive pricing and focus on service. Last year we moved to the self-insured Advantage Plan now being offered by the Trust. The results have been impressive — we have saved money and are enjoying the advantages associated with having better control of our plan, all for the benefit of our employees.”

— Raymond F. Messer, P.E.
President and Chairman of the Board
Walter P Moore | Houston, TX
A Stop Loss Healthcare Plan That Gives You Every Advantage

You worked hard to build your engineering firm to a higher level of performance and respect. You’re not afraid of calculated risk. You know an opportunity when you see one. You belong among the special class of engineering firms who qualify for the Advantage Plan, ACEC Life/Health Trust’s unique stop loss insurance for self-funded engineering firms.

Preferred Industry Savings

As an offering specially designed for engineering firms, ACEC Life/Health Trust’s Advantage Plan offers nearly 50 years of demonstrated expertise in insuring the consulting engineering industry. Your participation in a risk pool comprised of engineers, ensures long term price stability. As a result, we guarantee Advantage Plan annual premium increases will not exceed 15%.

Employee Friendly Benefits

ACEC Life/Health Trust partners with your existing provider network and third party administrator to ensure your people retain their preferred providers. This minimizes the disruption associated with changing physicians, hospitals or service providers. What’s more, we offer a “no laser” feature with each renewal. This means the cost and stop loss levels will not be directly impacted by individuals who become high-cost claimants during the policy period.

Experience Refunds Pay You Back

Advantage Plan firms have the opportunity to earn significant refunds (up to 20% of their stop loss premiums) when individual large claims and overall claims are within expected levels. Refunds are based on two factors: 1) the overall performance of the Advantage Plan and 2) the performance of your firm’s actual stop loss claims experience. If both are at or below 70% of stop loss premiums, your firm could receive a refund. It’s an “upside” opportunity you can look forward to as an ACEC Life/Health Trust Advantage Plan firm.
You Belong With ACEC Life/Health Trust

ACEC Life/Health Trust provides comprehensive life, health and ancillary insurance coverage for participating ACEC member firms. We offer flexible benefit plan designs all in one place, with a 49-year history of serving consulting engineering firms exclusively.

Our board of Trustees is comprised of engineering firm principals elected by Trust member firms. Our financial reserves are more than twice what is required by insurance statutory regulations. Surpluses are retained by the Trust for future program improvements. And, with more than 1,400 member firms and 75,000 participants enrolled in our plans, we qualify for large employer discounts and exemptions, freeing our membership from many restrictions associated with the Affordable Care Act.

In short, if you are an engineering professional, you belong in an ACEC Life/Health Trust insurance plan.

Underwritten by Companion Life/Summit Reinsurance

The ACEC Life/Health Trust Advantage Plan is underwritten by Summit Re, a Companion Life owned Managing General Underwriter that helps insurers, health plans, providers and employers protect themselves financially through individualized insurance solutions. Companion Life Insurance Company has specialized in employee benefits for more than 40 years. With more than $250 million in stop loss premium, Companion Life has earned an A.M. Best rating of A+ (Superior) for 11 consecutive years.

Do your firm a favor. Contact ACEC Life/Health Trust and find out how the Advantage Plan can protect your company, add value to your benefits package, and save you money. Please call 800-841-6130 or email sales@aceclifehealthtrust.com for more information today.