

Winning with the Defend Plans

**FIXED-COST
SELF-FUNDED**



**FULLY
INSURED**

Medical Coverage

TWO EMPLOYERS

100
employees

100
employees

Fixed Monthly Costs?

Yes

Yes

Comprehensive Coverage?

Yes

Yes

Employer Protected When Claims Higher Than Expected?

Yes

Yes

Who Gets Surplus When Claims Lower Than Expected?



You!

Insurance Company.

**Heads You Win.
Tails You Don't Lose.**

**Heads You Don't Win.
Tails You Don't Lose.**



The Defend Plans