



THERE IS SAFETY IN NUMBERS

- ✓ Medical Benefits Purchasing Coalition
- ✓ Focus Is On Coalition Performance
- ✓ Domestically Domiciled (VT)
- ✓ Private Company
- ✓ Headquarters: Burlington, MA

RESULTS

Year	Renewal ¹	Premium Returned ²
2022	5.5%	– ³
2021	0.8%	TBD ⁴
2020	3.8%	33%
2019	3.8%	21%
2018	2.1%	32%
2017	0.0%	27%
2016	1.5%	35%

¹ Overall Renewal Increase of Pool

² Percentage of Stop Loss Premium Returned

³ To be calculated in July of 2023

⁴ As of 12/31/2021

FUNDING COMPARISON

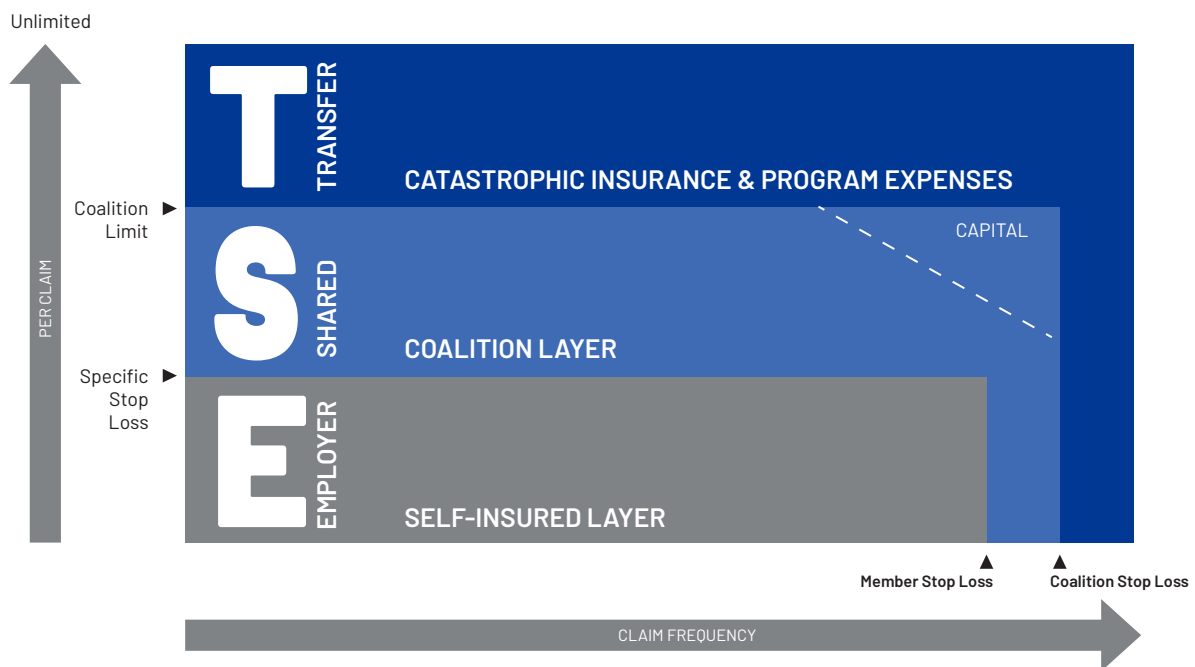
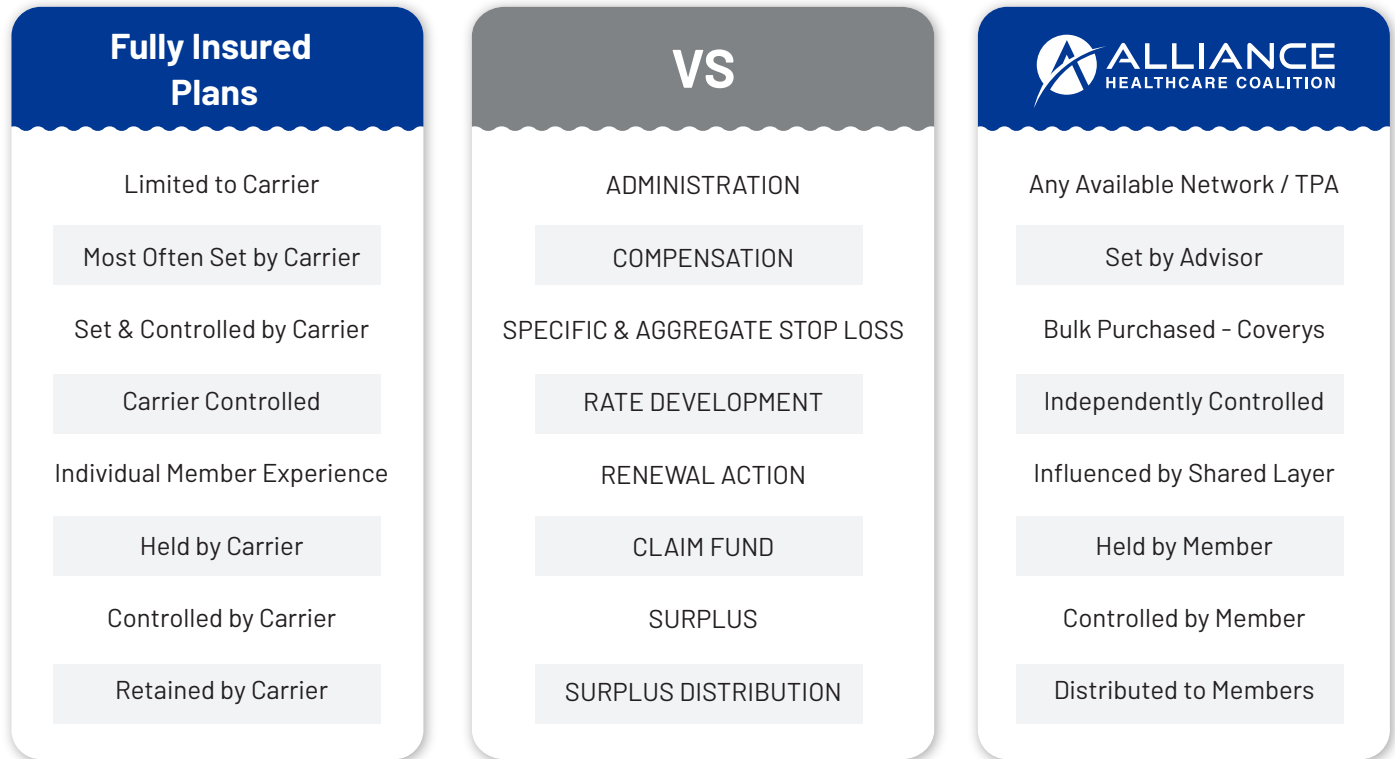
	AHC	Stand Alone Self-Funding	Fully Insured Funding
Predictable monthly premiums set annually	●		○
Lower administrative costs	●	●	
Only pay actual claims, plus fixed expenses	●	●	
Greater flexibility in plan design, claim eligibility, and state mandates	●	●	
Eliminate premium taxes	●	●	
Shared layer experience influences individual renewals	●		
Shared layer premiums managed to a 70% loss ratio	●		
No laser option available at renewal	●		
Unused premiums distributed annually ⁵	●		

⁵ of the Shared Layer

There is STRENGTH in Numbers

Reduce your healthcare insurance costs while maintaining all of your own flexibility and freedom of choice.

HOW IT WORKS





Redefining Self-Funding

Alliance Healthcare Coalition is a real solution for mid-market employers. This proven, advisor-driven program leverages AHC's bulk purchasing power; providing greater control and transparency.



Control

Choose the plan design, network & funding options



Full Transparency

Access to all claims data



Stop Loss

Guaranteed renewable, No new laser options available at renewal



Surplus

100% controlled by member



Proven Track Record

Record of renewals consistently below industry average

Available AHC networks based on group size and location

Aetna | Blue Cross | Cigna | UHC/UMR | Select TPAs

To learn more about self-funding through the Alliance Healthcare Coalition, please contact:

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