

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

Fully Insured Plans

Limited to Carrier

Most Often Set by Carrier

Set & Controlled by Carrier

Carrier Controlled

Individual Member Experience

Held by Carrier

Controlled by Carrier

Retained by Carrier

VS

ADMINISTRATION

COMPENSATION

SPECIFIC & AGGREGATE STOP LOSS

RATE DEVELOPMENT

RENEWAL ACTION

CLAIM FUND

SURPLUS

SURPLUS DISTRIBUTION



Any Available Network / TPA

Set by Advisor

Bulk Purchased - Coverys

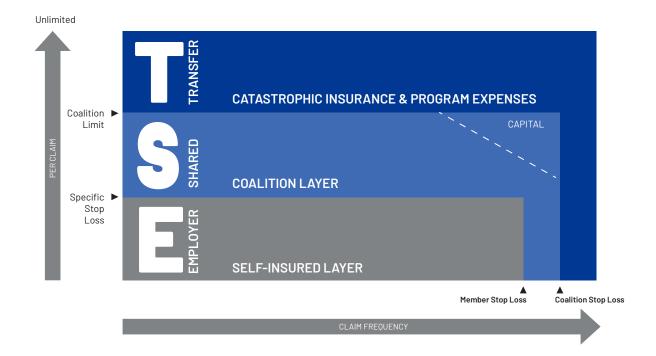
Independently Controlled

Influenced by Shared Layer

Held by Member

Controlled by Member

Distributed to Members







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:

Axial Benefits Group, LLC

5 Burlington Woods Drive Burlington, MA 01803 781-273-1425

