



THERE IS SAFETY IN NUMBERS

THE

✓ Medical Benefits Purchasing Coalition

STAFFING EXCHANGE AFFORDABLE HEALTHCARE FOR THE STAFFING INDUSTRY

- ✓ Exclusively For Staffing Firms
- ✓ Focus Is On Coalition Performance
- Domestically Domiciled (VT)
- ✓ Private Company
- ✓ Headquarters: Burlington, MA

Year	Renewal ¹	Premium Returned ²		
2022	0.0%	25% ³		
2021	-0.4%	28%		
2020	2.6%	46%		
2019	3.1%	26%		
2018	2.1%	21%		
2017	0.0%	36%		
2016	1.5%	32%		

¹ Overall Renewal Increase of Pool

² Percentage of Stop Loss Premium Returned

³ Estimate as of 6/30/2022

RESULTS

FUNDING COMPARISON

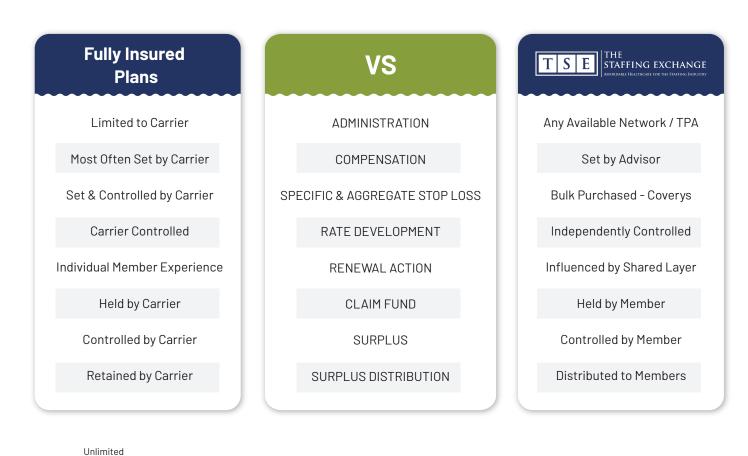
	TSE	Stand Alone Self-Funding	Fully Insured Funding
Predictable monthly premiums set annually	•		•
Lower administrative costs		•	
Only pay actual claims, plus fixed expenses	•	•	
Greater flexibility in plan design, claim eligibility, and state mandates	•	•	
Eliminate premium taxes	•	•	
Shared layer experience influences individual renewals	•		
Shared layer premiums managed to a 70% loss ratio	•		
No laser option available at renewal	•		
Unused premiums distributed annually ⁴			
⁴ of the Shared Layer			

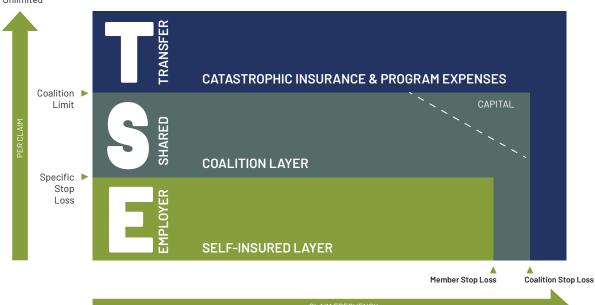
There is STRENGTH in Numbers

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



HOW IT WORKS









Redefining Self-Funding

The Staffing Exchange is a real solution, delivering affordable healthcare to the staffing industry. This proven, advisor-driven program leverages TSE'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 TSE networks based on group size and location

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

To learn more about self-funding through The Staffing Exchange purchasing coalition, please contact:

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