

The Legacy Group Now Offering Self-Funded Health Plans



The Legacy Group
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Newest Offering for Small Businesses: Self-Funded Health Plans

How do Self-Funded Health Plans work?

The Small Business pays the claims incurred by the employees from a Self-Funded account.

What happens if claims are MORE than your Self-Funded account?

To help minimize the risk and protect your business, stop-loss insurance will cover claims over a certain amount for the entire group and a specific amount for a specific person.

What happens if claims are LESS than your Self-Funded account?

You can choose to receive the surplus as either cash or an administrative fee credit.

Which Small Businesses can enroll?

There must be at least 10 eligible and 5 enrolled employees.



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Additional Benefits...

- Tailored, flexible medical benefits you control
- The same monthly premium, regardless of claim activity, to help with budgeting
- Reporting on where each healthcare dollar is spent to help plan coverage for the next year

The Legacy Group offers two Self-Funded Coverage carriers and can help your business find the best fit. Please call today with any questions.



**Thank you for calling
The Legacy Group...
This is LORI!**



The next time you call our office, you may hear a new voice!

We are excited to introduce our new team member, Lori Phillips!

Lori comes to us with a wealth of experience in the health/medical coverage industry. She will be working with individuals and families as well as Small Groups. Lori is trained and experienced with the Affordable Care Act as well as traditional coverage.

Lori is a Cleveland native who enjoys wine tasting and spending time with her family.

**2015 Affordable Account Act (ACA) Rates
should be available at the end of August.**

Please contact us then for rates and quotes.



Your Resource For Help

The Legacy Group is your one-stop resource for the Affordable Care Act and **Self-Funded Plans**. Please visit our website to get the latest information, www.legacyhb.com. Thank you and we look forward to working with you!

Jim, Ronda & The Legacy Group Team

The Legacy Group Referral Program Giving Back To Our Community

<p>We Love Referrals!</p>

<p>If you know someone who may benefit from our Great Service and Fantastic Rates, simply Print out this coupon, write your name and phone number below, and when this coupon is presented to us at time of a new quote, we will either:</p>

- | |
|---|
| <ol style="list-style-type: none">1. Donate \$25 to help the animals at Rescue Village in your name - Or -2. Donate \$25 to help a soldier through Wounded Warrior in your name - Or -3. You can have \$25 to donate as your wish! |
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<p>Giving Back To Our Community.</p>

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