

HRA's

Health Reimbursement Arrangements are 100% employer funded accounts. Unspent funds can be allowed to carry forward for use in future years. Great for use in Consumer Driven Health Plans (CDHP's) or as an alternative to HSA plans for the cash conscious employer.

MERP's

Medical Expense Reimbursement Plans are often used by employers to create financially equivalent benefits while moving to a higher deductible plan. Unlike an HRA, a MERP can charge employees a share of the cost, but can't allow unspent funds to carry forward. A great way to create dual choice plans.

THE 105 ADVANTAGE

Reduce Your Fixed Premium Costs

Gain a lower premium rate by increasing your insurance deductible and subsidizing your coverage with an appropriate 105 plan.

Compound Savings

In addition to 1st year premium savings, a 105 plan establishes a lower rate base for insurance premiums. As such, annual rate increases will be applied to the lower base, allowing for compounded savings year after year.

Free Up Cash Flow

Conventional plans require payment of premiums before claims occur. With a 105 plan you only pay claims after they occur, and only if they occur.

Reduce Unnecessary Fees

By lowering your premium base, you pay less commissions, risk and retention charges, and state mandated taxes on insurance.



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