



## Self-Funding Savings

Increase value without compromising care.

Moving from a fully insured to a self-funded plan with The ABD Team can reduce costs while streamlining your benefits experience.

## It's Time to Make the Switch

Moving from a fully insured to a self-funded plan may sound like a giant leap. After all, it's risky, complicated, expensive, and only works for larger companies, right? Not quite. Self-funded plans can control premium costs and deliver a better employee experience for companies of all sizes. **We often find a 94.7% chance an employer with 100+ workers will save money by self-funding over a 5-year period.**

Self-funded plans are the most cost-effective, transparent way to finance benefits programs. Unlike a fully insured plan where premiums are based on a pooled approach, choosing a self-funded plan means your company only pays for incurred claims. You can easily see true healthcare costs and, with the right strategies, control cost drivers. There are a number of ways to structure a self-funded plan and they can even look and feel like a traditional, fully insured plan.

The ABD Team are experts in self-funding. Our proprietary, data-backed solutions deliver ultimate value through risk analysis, employee engagement, and accountability. **ABD helped one client save \$381,000 per year** for the company's 97 covered workers just by moving from a fully insured to a self-funded plan.

## We've Got You Covered

- Holistic solutions tailor-made for your organization
- Employee education
- Improved employee experience
- Identify new saving opportunities
- Transparent pricing

## ABD Solutions

ABD brings full-service brokerage capabilities to the industries we serve. ABD's proven, custom strategies fit your unique risk profile and culture, taking care of the details so you can stay focused on building success.

Let ABD run a plan comparison for your organization today.