



Level Funded Premium

A simple, predictable funding solution for small business employers

What you can expect

- **Predictability:**
You'll have consistent payments month over month – no surprises
- **Savings:** With a positive claims experience, you could benefit from a settlement refund at the end of the plan year
- **Simplicity:** Choose any of Humana's standard plans and avoid dealing with customized benefits

Selecting the right funding option for your company is a big responsibility. There are many factors to consider and options to choose. Are you looking for a simple solution to self-fund your medical plan? One that gives you predictable and easy-to-budget costs? One that limits your financial exposure? Then Level Funded Premium may be right for you.

How it works

Level Funded Premium is available with a unique type of self-funding to small business groups with 51 to 99 employees. It can increase your cash flow through fixed monthly payments – giving you consistent and easy-to-budget cost.

Fixed monthly payments cover:

- Administrative fees
- Stop-loss premium
- Claims funding

Level Funded Premium also limits your financial exposure to unforeseen costs. Because of the self-funded features, Humana will take care of any claims that go over the stop-loss limit. And, if your annual claims total is less than your funded amount, you'll receive a settlement refund at the end of the plan year.

Plus, the plan's monthly reports provide much more detail than you'd get with traditional, fully insured coverage. As a result, you're in a better position to manage employee benefits.

Humana®



Level Funded Premium administrative services

For small group employers with 51 to 99 employees we offer the following administrative services:

- **Basic plan administration** such as group set-up, paying claims, billing, and enrollment
- **Medical management services** including preauthorization for medical services, and case management for members who become hospitalized, are at risk for readmission, or who have special needs after discharge
- **Integrated medical behavioral healthcare** uses clinical strategies like motivational interviewing, positive psychology, and a solution-oriented plan to address members with concerns that involve both medical and behavioral issues.
- **Network** access to our negotiated physician and facility discounts offered through Humana's network of contracted providers
- **COBRA** administration for eligible employees
- **HIPAA** compliance to protect the privacy of members' personal health information
- **Claim administration** including all decisions regarding eligibility of claims for payment and working with members to resolve any claims issues

Plus, you will also receive these valuable programs and services:

- **HumanaVitality®** – a science-based wellness solution that encourages healthy behaviors to reduce long-term healthcare costs by rewarding members for improved health
- **HumanaFirst Nurse Advice Line** – a toll-free, 24-hour health information line to call and speak with a registered nurse about illnesses or injuries
- **HumanaBeginnings** – helps mothers find out more about their pregnancy, follow their baby's development, and practice healthy habits along the way
- **Integrated chronic condition management**
- **Telephonic counseling**

Find out more

To find out more about how a Level Funded Premium option can help your company, contact your broker.

Humana®

[Humana.com](https://www.humana.com)

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