

# The Ultimate Risk Management Platform

Now, more than ever, protection in choosing and paying for employee health benefits is critical for so many employers.

A fully-insured arrangement may seem like an “easy” solution, but with the high fixed costs and lack of transparency it doesn’t produce long-term savings. Stand-alone self-funding may seem like the “risky” solution, with too many variables to track and the unknown of trying to predict and manage claim costs.

*What if there was an option that mitigated the risk and offered a trusted, long-term self-funding solution?*

***Self-funding through the UBA Health Plan Consortium is the answer.***

## Credibility

860+ groups and 92,000+ employees covered in the Consortium

## Financial Leverage

\$255+ million of stop loss premium placed in the market

- Guaranteed renewable
- No new lasers in perpetuity
- Rate caps at renewal
- 100% surplus return on unused claims dollars

## Independent Actuaries

- VERIS actuaries set the rates, not carrier underwriters. Our goal is to ensure rates are set fairly – we’re not chasing financial returns.
- The only money the Consortium makes is disclosed within the proposal administrative fee and nothing else.

## Transparency

- Claims – 100 % access to all de-identified data
- Financial – total reporting of where every penny is spent within your health insurance program



***The UBA Health Plan Consortium is powered by VERIS,  
administered by Benecon***