



**Driving Powerful Savings**  
A Level-Funded Insurance Case Study



With healthcare and employee plans, employers often face skyrocketing costs, lack of claim data and a loss of profits during good years of low claims. We understand these challenges and offer turnkey solutions, including level-funded insurance programs that focus on employee health while returning surpluses to our clients, like the Manchester Sports Center.



### What is Level-Funded Insurance?

A hybrid of self-funded and fully-funded plans, level-funded insurance combines financial predictability and the control and information employers need, with the opportunity to benefit from a favorable claims year. Monthly costs that cover premiums and other fees are fixed and predictable, based on the number of covered employees. When actual claims are less than projected, the employer receives a direct credit.

Level-funded plans include a stop-loss insurance policy that guards against abnormally large claims, and are also exempt from some taxes. Employers can access reports that track exactly how claims dollars are being spent.

### Manchester Sports Center Saves with Sinclair

Our level-funded plans have reduced insurance premiums significantly for clients without sacrificing coverage or service. Manchester Sports Center, an automotive dealership in Connecticut, came to us for a solution to their insurance issues.

“We experienced many problems with our fully funded insurance program,” said Jennifer Couture, Human Resource Manager, “with high costs and limited control over our coverages for our own employees. A self-insured program was a better option for us.”





A level-funded program allows healthcare costs to be managed and benefits to be customized, all while saving money. Sinclair's level-funded plans include:

- Sophisticated tech and data capabilities
- Paperless enrollment options
- Standardization and compliance
- Association purchasing savings
- Money-back capabilities

As part of our level funded insurance services, Sinclair worked closely with Manchester Sports Center employees to educate them about the wisest use of their healthcare plan. We were able to keep both the plan designs and the employees' costs the same.

In the years since switching to Sinclair's level-funded insurance option, Manchester Sports Center has reaped significant cost savings. "I absolutely would recommend the level-funded program," said Couture, "to any other corporation out there."

**"We tried [level-funded insurance] for the first year, had great success, and we've not turned back since then."**

*- Jennifer Couture, Human Resource Manager*



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