

Anthem Balanced Funding plans

Helping small businesses manage healthcare costs

Like Vegas Chamber AHPs, ABF plans also use a four-tier composite rating.³ They are self-insured, level-funded group health plans that offer predictable payments, plan choice and flexibility, and an opportunity for savings to small businesses with **5 to 50 employees**. They help your business control costs through:

- Fixed monthly payments.
- Stop loss protection for higher-than-expected claims.
- Sharing of potential claims surplus.⁶
- Additional 15-month run-out coverage for end-of-policy-year claims lag protection.
- Transparency with comprehensive claims reporting.
- Extra savings from bundling vision and dental coverage.

ABFs may be a good coverage option for small businesses that:

- Are healthier and younger than average.
- Want to track their claims, value, and cost.
- Seek predictable, fixed payments based on the health of their own group.
- Prefer to be highly engaged with their employees' health and get rewarded for it.

Share in potential savings

ABF groups share potential savings each year. Our ABFs reconcile covered claims within 90 days of the end of the plan period. A portion of any claims surplus amount is used as credit toward future premiums of the plan.



When overall group claims are **lower** than the projected annual amount, groups receive **5% of any surplus** as a credit toward future bills.⁶



When overall claims are **higher** than the projected annual amount, Anthem picks up the cost of covered claims that exceed the stop loss amount.

Groups leaving Anthem do not receive any surplus refund but will not be responsible for any deficit.

You can transfer any surplus credit to another Anthem group plan

An ABF surplus can also be used as credit if you are switching to a new, fully insured Anthem plan.

