



## Equinox Advantage

The Equinox Advantage product is a traditional self-insured program. The mission of this program is to help employers succeed with self funding, increase their purchasing power, and take back control from the insurance companies.

### HIGHLIGHTS:

- ◇ Custom stop loss designs
- ◇ Custom plan designs
- ◇ Financing options
- ◇ Employer choice of effective date
- ◇ Employer retains 100% of surplus

Equinox Advantage is an innovative approach to stop loss purchasing bringing actuarial and underwriting skills to represent the employer; bringing balance to the buyer-seller equation.

Equinox Advantage is built and designed with four goals that are most important to employers:

- Low Cost
- Stability
- Good Risk Management
- Insurance When Needed

Under the Equinox Advantage program, each employer intends, but is not legally obligated, to participate for at least 3 years.