

Equinox

Level Funded Self Insured Financing

The Equinox product is a fixed funded self insured program. The program offers favorable pricing and renewal rate increase caps, special underwriting provisions in regard to large claim pooling, aggregate accommodation, waiver of aggregate minimums, Terminal Liability Option (TLO), and other favorable features not usually given to employers. Each employer intends, but is not legally obligated, to participate for at least 3 years, and will establish a trust account and finance monthly payments into the trust.

What does it cost to join?

There is no cost or contribution of capital to join. There is no cost to obtain a proposal. Membership is granted simply as a result of joining the effort to purchase in unison with other employees and begin moving to a strong purchasing position in the marketplace.

Highlights:

- ◇ One fixed monthly cost
- ◇ Prices comparable to fully insured options
- ◇ Renewal rate cap guarantee
- ◇ Extended coverage (terminal liability) at no additional cost
- ◇ Asset accumulation feature—Build surplus over multiple years