



take control of your health care costs

Self-fund with MVP

- Greater cost control and employee satisfaction
- Integrated health and wellness programs
- Complete peace of mind



Year after year, **health care costs are climbing nationwide.**

In perfect lockstep, health care rates go up and your premiums rise...**but do they have to?**



Self-funding may be the solution you need to break this cycle. To take true control over your health care spending. And to pay only for the health care your company wants, needs and uses.



The advantages of self-funding are obvious:

- Your health care costs can be much lower than those associated with a typical commercial health plan
- You have greater flexibility in designing Wellness and Population Health strategies as well as incentive programs
- You get to customize a benefit plan, and are not required to bundle in state-mandated benefits
- You have greater control over your health care dollars, year after year, because your costs are based on your employees

MVP Select Care, Inc. is the Administrative Services Only (ASO) partner you need.

We have extensive experience and connections, the ability to provide integrated disease management and wellness programs, and an unmatched reputation for customer service. A single-source approach to help reduce a company's health care costs and benefit services. Learn more, and request your proposal today.

MVP can help you create the perfect plan for your organization – maximizing your cost savings while making your employees *healthier* and *happier*.



Benefit from our knowledge

- We bring more than 30 years of experience as a leading regional health insurance company... serving more than 750,000 lives across NY, VT and NH
- Our nationally recognized health and wellness programs will support your goals for reducing medical trends and improving the health of your employees
- We have extensive in-house expertise at claims administration, utilization management, underwriting, actuarial and financial analysis, plan design, and simply managing the business of health care
- We give you access to an outstanding team of highly trained customer service managers that know and understand the importance of outstanding service
- A dedicated account team will focus on your individual benefit goals and will provide advice and support so you get the focused attention you need

Build the perfect plan

- Escape the costly one-size-fits-all benefit packages mandated by the state. It is your plan and MVP is recognized as a leader in Product Innovation
- MVP will help you identify the benefits that will appeal most to your employees and fit your budget, including prescription, vision, dental and other supplemental benefits
- We will work with you to establish appropriate employee contribution amounts, copayments and other variables

Leverage our relationships

- MVP is a name your employees know, and has a reputation doctors and hospitals trust
- Our longstanding positive relationships with providers mean favorable rates for you and seamless service for your employees
- Choose from our proprietary, credentialed, multistate network or our national network solution

“Self-funding through MVP has allowed us to control our plan design as well as manage our plan costs. Since 2000, we have been able to offer excellent benefits, targeted to our employees’ needs, while saving significant dollars.”

– Curtis Lumber Co. Inc.



Minimize your administration time

- Your dedicated MVP Account Manager will help you manage all aspects of your plan
- You will receive a detailed Reporting Package (monthly paid claims, quarterly/semiannual utilization assessment, annual clinical review) to help you analyze, make adjustments and stay on budget
- Access ongoing consultative support to address your organization's changing needs... such as adapting your benefits as your staff grows or consolidates, building in programs for an aging employee population, or switching to a national provider network to accommodate additional office locations

Limit your financial exposure

- Our excellent claim service makes your cash flow predictable and enables you to establish “good standing” with providers
- No advance deposits are required, and your money stays in your account longer – helping maximize your interest earned
- MVP's Stop Loss insurance provided by HM Life Insurance Company of New York enables you to establish your annual maximum claim outlay at a level that is comfortable... protecting you from the risk of catastrophic costs
- MVP's advanced clinical editing systems ensure that your claims are coded properly and compliant with all applicable regulations

Self-funding snapshot:

How it works

- Unlike typical health plans in which you pay a premium for health insurance, self-funding means that you pay for your employees' covered health care claims directly
- You create your own customized benefit plan that is subject to federal requirements, not state-mandated benefits
- Your employees get an ID card and have a provider network, just like with a typical health plan
- It's all managed by MVP Select Care, providing Administrative Services Only (ASO)
- Your health care costs will vary annually, depending on the covered claims submitted by your employees; MVP offers Stop Loss insurance to limit your exposure

MVP can help you control your costs,
with unique health and wellness programs
that educate, inspire and reward
your employees...leading them to
healthier lifestyle choices.



At MVP, we see wellness at the center of efforts to improve quality and manage health care costs. We have developed a unique set of health and wellness programs to help your employees make positive lifestyle changes and reach their personal health goals. Many of the illnesses that your employees suffer from are preventable, and if managed well, can significantly lower your health care costs while making employees happier, healthier and more productive.



Our programs include:

- WellStyle Rewards and HealthDollarsSM – our break-through incentive programs, paying real dollars to reward healthy behaviors
- Tailored guidance from Personal Lifestyle Coaches, professional motivational health coaches providing consultations by phone
- Our 24/7 Nurse Advice Line... staffed by Registered Nurses, providing expert answers for non-emergency questions
- Our comprehensive online wellness Web portal, providing a personalized dashboard to help your employees identify, set and reach goals
- Access to our Care Management specialists, offering expert advice for employees with chronic health conditions, having a baby or in need of significant health care

Going far beyond typical medical coverage, these programs enable you to offer greater everyday value in your self-funded plan. And they drive true, cost-saving behavior change. That's good for everyone.

Wellness Works. Employer-sponsored wellness programs show notable results:

- Overall reduction in health care costs
- Up to a 32% reduction in sick-leave absenteeism (*Ceridian Prop ROI tool*)
- Enhanced employee retention, morale and productivity
- Savings of between \$3 and \$6 for every \$1 invested in wellness programs (*U.S. CDC*)
- 30% reduction in workers' compensation and disability claims (*American Journal of Health Promotion, 2003*)

Out of every 100 employees:

44 suffer from stress

38 are overweight

31 use alcohol excessively

30 have high cholesterol

26 have high blood pressure

25 have cardiovascular disease

24 don't exercise

21 smoke

12 are asthmatic

6 are diabetic

Many of these conditions can be alleviated or better managed with MVP's health and wellness programs. And that can bring your costs down.

*Source: Department of Health and Human Services, 2007

Take control of your health care costs. And start self-funding. Request a proposal today.

Talk to your Broker about MVP,
or call an MVP representative today
to request a custom proposal.

Proposal Primer

To get the ball rolling, and make your conversation as efficient as possible, here are some of the questions your Broker or MVP representative will likely ask you:

- What sort of benefits are you interested in offering? (*Consider copay amounts, vision, dental, prescription coverage, etc.*)
- To what extent do you wish to support your employees' health goals, which also benefit you?
- What does your employee/member census look like? (*We will need date of birth, gender, ZIP codes, etc.*)
- Which tier structure (*single, family, etc.*) are you interested in?
- What is your claims experience and enrollment history for the last two to three years, including the number of employees/members enrolled in each plan offered?
- Can you provide a rate history for the plans you've offered over the past two years? (*Please include renewal rates or renewal action if available.*)

