U of U Health Plans is excited to offer a new self-funded solution to Utah employers. The Healthy Preferred and Premier plans offer a self-funded option with predictable monthly cost to employers with 15+ enrolled full-time employees.

**KEY FEATURES**

- **Predictable Costs** — monthly premiums remain the same all plan year and cover administrative fees, claims payment, and stop loss premiums.
- **Cash Flow** — payments are spread across 12 months. Predictable payments make cash management easier. Stop loss coverage protects against unpredictable large claims.
- **Risk Assessment** — the employer’s group risk pool is evaluated rather than using a broad community group to assess risk.
- **Refund Potential** — employer retains a portion of the any remaining funds. 60% if they renew and 20% if they cancel.
- **Utilization Reports** — employers receive reports about utilization. Reports help identify areas of misuse allowing businesses the opportunity to educate employees, and adjust benefits at plan renewal.
- **16 Plan Designs** — allow employers to offer more choice to employees.

**WANT TO LEARN MORE?**

**CONTACT**

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Plans may be viewed at:  
uhealthplan.utah.edu/level-funding

Groups with 15-25 enrolled employees must complete personal health questionnaires (PHQ’s) to ensure accurate underwriting and risk assessment. This allows you to receive the most favorable premiums.

University of Utah Health Insurance Plans, doing business as U of U Health Plans.