

Self-Funding:

# A Smarter Alternative to Traditional Insurance

## Give Clients the Control, Savings, & Support They Deserve

Unlike fully insured plans, self-funded plans offer flexibility, transparency, and control. With Point C, brokers can help clients design custom plans that align with their workforce needs, reduce unnecessary costs, and gain full visibility into their healthcare spend.

## The 5 Key Advantages of Self-Funding



### Cost Control & Plan Savings

With a self-funded health plan, clients only pay for the care their members use, meaning no exorbitant fixed premiums. When claims come in lower than expected, employers keep the savings.

**Point C Plus: Our proven cost containment solutions are designed to deliver significant savings.**



### Plan Design Flexibility

With self-funding, employers aren't locked into rigid plan designs or carrier networks. Instead, they get unlimited customizations to create a plan that truly supports their people.

**Point C Plus: Whether it's adjusting networks or integrating wellness programs, Point C makes customization simple and strategic.**



### Transparency & Access to Claims Data

Our platform gives clients real-time visibility into claims data and healthcare spend. This transparency empowers smarter decisions, proactive cost management, and better renewal conversations.

**Point C Plus: We offer data and valuable insights that allow our clients to continuously optimize their benefits plans.**



### Regulatory Advantages

Self-funded plans through Point C operate under ERISA, not state insurance mandates. That means more flexibility, fewer state-level benefit restrictions, and potential tax savings.

**Point C Plus: Our team is constantly keeping up with regulatory changes to ensure you're always aware of changes and deadlines.**



### Employee Engagement & Satisfaction

Self-funding allows employers to personalize wellness programs, streamline claims processes, and build plans that support employee health and satisfaction.

**Point C Plus: Our in-house care management services are specifically designed with better service and higher employee satisfaction in mind.**

**Go Beyond A to B.  
Partner with Point C.**

Where smarter strategies meet seamless execution.

Connect with Point C

