



MSH INTERNATIONAL

SIACI SAINT HONORE GROUP



MEDICAL SELF-INSURED PLAN

HEALTH INSURANCE. FOR YOU.
WHEREVER. WHENEVER.



MEDICAL SELF-INSURED PLAN

THE ALTERNATIVE TO FULLY-INSURED SOLUTIONS

A self insured plan may represent an effective long-term strategy to save money from insurance expenditures depending on your company's activities abroad, but also on external factors such as insurance regulations.

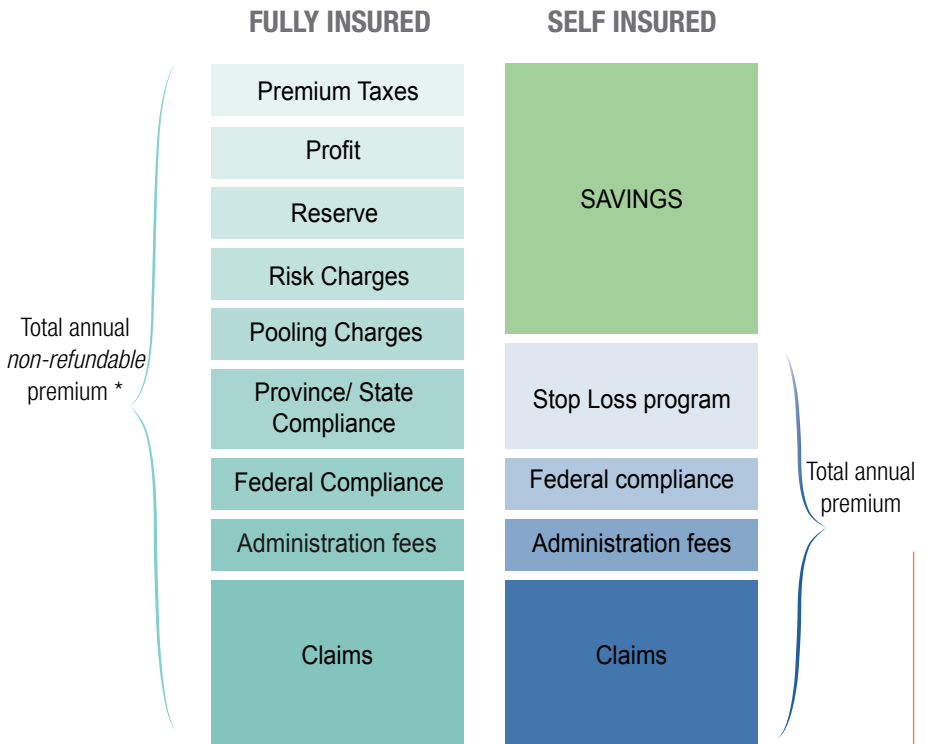
Our **Medical Self-Insured Plan** - or **Administrative Services Only (ASO)** - is a specific plan in which your company elects to support the risk related to your employees' health and thus pay for actual claims incurred.

As your partner, MSH INTERNATIONAL handles claims administration and other elements including actuarial services, underwriting and benefits description, included within a flat, monthly administration fee.

Many companies see ASO programs as a cost containment measure, avoiding or reducing the retention costs that are associated with a fully insured program, which include premiums, commissions, taxes, etc. The overall cost of your self funded plan (claims paid plus administration fees) result in possible business deductible expenses.

An ASO plan also gives you total flexibility in plan design, much more than a fully insured plan.

POTENTIAL SAVINGS FOR YOUR COMPANY



* Excess funds remain with Insurance Carrier as profits

MSH Self-Insured plan does not have to comply with state regulations and all mandates while being fully compliant with ERISA, COBRA and HIPAA.



HOW TO FUND YOUR ASO PLAN?

To provide coverage on an ASO basis, you must be prepared to assume the total potential risk of the benefit, even if the likelihood of this occurring is slim.

To do this, you would need to calculate the maximum risk involved and determine whether your company is able to assume this risk.

At MSH INTERNATIONAL, we use our expertise in Self-Insured plans to help you estimate this maximum claim liability.

Comprehensive reporting of the Self-Insured fund will be provided on a quarterly basis, detailing funds received and total claims paid per month.



RESERVE FUNDS

To ensure our ability to process medical claims without delay, it is recommended that reserve funds are submitted to MSH INTERNATIONAL for claims reimbursement. The following options are available:

- **Floats:** A deposit sum is calculated based on claim projections and historical data. Additional lump sum payments would be made when the account reaches a set threshold amount.
- **Budgeted Deposits:** A monthly deposit is charged per member. The collected deposits are then allocated into the self-insured account and used to pay claims. This ensures a consistent flow of funds into the account.

Any company can choose a self funded solution, whether it is a small business or a multinational company, provided that it has the financial ability to accept a certain amount of risk.




STOP LOSS PROGRAM

A Stop Loss coverage, as an additional plan within a Self-Insured program, protects you from catastrophic expenses resulting from large and/or unexpected claims. As it reduces the risk associated to self funding, even the small and medium size companies can benefit from this program and limit their employee benefits expenses.

Without this coverage, your Self-Insured program could cost you more than a fully insured program, in a worst case scenario. Thus, a Stop Loss policy protects you from important losses by setting a ceiling on the maximum amount your company would be liable for.

Thresholds are available in two formats:

- A **Specific Stop Loss** (also called Individual) threshold will be implemented on a per certificate level. Therefore, you would be responsible for a specified amount of claims per family per year. This protects you against catastrophic claims.
- An **Aggregate Stop Loss** threshold will be implemented on a policy basis. Therefore, you would be responsible for a maximum percentage of the overall expected claims that we determine with you. This protects you against numerous claims.



MSH INTERNATIONAL offers both ASO claims administration and Stop Loss insurance. Having a single entity to administer the ASO program and manage the Stop Loss Insurance is a significant advantage for you as it makes your plan more consistent and flexible.





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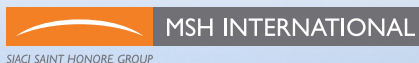
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A photograph of the Toronto skyline at sunset, with the CN Tower prominently featured in the center. The sky is a mix of orange and blue, and the city lights are beginning to glow.

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