



# SMARTER HEALTH PLANS START HERE

*RMC Group's Strategic Approach to Compliance, Control, and Cost Savings*

RMC Group helps Florida businesses design employee benefits that actually work, for your budget, your employees, and your bottom line. We specialize in:

- Health Plan Compliance Reviews
- Level-Funded & Self-Funded Plan Design
- Cost-Saving Pharmacy Solutions (PBM Alternatives)
- Reference-Based Pricing (RBP) Strategies

Whether you're trying to control rising premiums or break free from one-size-fits-all coverage, we're here to help.

## LEVEL-FUNDED PLAN

A level-funded plan combines the predictability of fully-insured plans with the cost-saving advantages of self-funding.

- Fixed monthly payments
- Opportunity for refunds if claims are lower than expected
- Access to claims data to help you manage future costs
- Works well for groups with 35+ enrolled employees

Think of it as training wheels for self-funding.

## SELF-FUNDED PLAN

A self-funded plan gives your business full control over your healthcare dollars.

- You pay for claims as they occur (with stop-loss protection)
- Plan design is fully customizable
- You keep savings when claims are low
- Ideal for larger, stable groups with good claims history

You're not stuck paying inflated premiums for care your employees may never use.



**Book Your Free Health Plan Checkup Today**