

We Make The Auto Industry Smile

Auto dealers immediately save \$100K to \$2+ Million per year on health insurance while simultaneously improving employee benefits by 25%+



Chicago Tribune Newsmaxtv

FOX

Real Savings

CHICAGO AUTO DEALER GROUP WITH ~500 FTE'S

\$1,500,000

in immediate annual savings

versus traditional group health coverage

NEW JERSEY PE PORTFOLIO COMPANY WITH ~250 FTE'S

\$500,000+

in immediate annual savings

versus traditional group health coverage

PENNSYLVANIA AUTO DEALER GROUP WITH ~110 FTE'S

\$400,000

in immediate annual savings

versus traditional group health coverage

Current U.S. Commercial Health Insurance Market Landscape

Guaranteed Issue

90% of Small Companies 500 FTE's or fewer

Very Expensive



- Best of Both Worlds
- Less Expensive
- No Cash Flow Risk
- No Additional Liability

APPLICABLE TO 60% OF COMPANIES

Self-Insurance

90% of Large Companies 1,000 FTE's or more

Less Expensive

Complex

Cash-flow Risk

Level Funded Plans: Better Deal, Same or Better Experience

Actual Case: KTNA — Novi, Michigan (100 Employees*)

Traditional 'Guaranteed Issue' Plan

- Priced on *Community* Risk X
- Affordable Care Act governed X
- Premiums rising by up to 100% X
 - Blue Cross X





\$194k Savings



Priced on granular Company Risk **ERISA** governed

Level Funded Health Plan

Premiums up to 40% lower



\$65k monthly

\$49k monthly

*Employees saved 53% on their max out-of-pocket

Immediately Save \$100k to \$2M+ on health insurance per year while simultaneously improving employee benefits

LevelFunded Health is a national, techenabled commercial health insurance distribution platform focused on level and self-insured benefit programs for middle market employer groups nationwide. LFH immediately saves these businesses anywhere from \$100,000 to \$2 million plus per year on health insurance costs, while simultaneously improving employee benefits, EBITDA, debt ratios and exit valuations.

LEADERSHIP



Russ Carpel CEO



Jermell Williams



Alex Horvath
SVP Operations



Vesna Young
Compliance Director



Jon Reese Marcomm Director

Our Proprietary Annual Due Diligence Process

50+ A rated Stop Loss Carriers Level Funded Multiple
Medical Stop Loss
Captives

5+ A rated
Traditional Group Health
Insurance Carriers

15+ Dealerships Nationwide



LevelFunded Health is working with over 15 auto dealerships across the US and is rapidly growing that number.

Save 10-40% in 4 weeks or less

"Level Funded Health was there for my PEO company when I felt like I had no options. The Level Funded team was quick to respond to my needs and went over and above to make sure I had the perfect option for our business and our clients. I would highly recommend Level Funded to any business owner."

JAN B. RUGG CEO, J SOLUTIONS, INC



Annual Pro-Bono 50+ A-rated Insurance Carrier Due Dilligence

- 2 years Aggregate Claims Data
- 2 years High Cost Claims Data Paid By Month
- Current Census (all eligible employees)
- **Current Statement of Benefits**
- FEIN#
- **Current Invoice**
- Renewal Offer

SAVE 10-40%

Over 100 FTEs **Currently Enrolled** in Group Health Insurance

in 4 weeks or less!

"Outstanding team! Prompt, easy to work with, accomodating. Alex is always helpful and very knowledgeable! He patiently answers all our questions and goes out of his way to find solutions that fit our exact needs. I highly recommend LevelFunded Health!"

ELLE CALAME COMPASS DERM

Get a quote or a free consultation

800-280-0517

or visit

levelfunded.com



