

fact sheet...



**WILLIAMS-MANNY
MIDWEST**

Medical Reserve CALCULATOR

Employers with self-funded plans can now accurately evaluate the financial impact and appropriateness of various levels and types of stop loss insurance with Stop Loss Analyzer.



Reden & Anders, one of the nation's largest and most highly respected actuarial firms, developed Stop Loss Analyzer to address this important self funded plan sponsor need.

Williams-Manny Midwest is pleased to provide this added consultative service to help our clients manage their health plans more effectively.



Analytical Tool Helps Employers Establish Reserve Funding Levels

Every company relies on data and statistics to make critical business decisions. Because employers who sponsor self-funded benefit plans have even greater needs for accurate and reliable plan performance and financial data, Williams-Manny Inc. is pleased to introduce the Medical Reserve Calculator, a resource that eliminates the guesswork of calculating runout liability reserve requirements.

Key Benefits of the MRC . . .

- Estimates outstanding IBNR claims
- Establishes appropriate reserve levels
- Protects self-funded plans from unknown claims exposure
- Identifies and stabilizes claims fluctuations
- Allows early identification of per employee claim cost trends
- Estimates appropriate carrier-held reserve levels for fully-insured plans



Key features of the MRC . . .

- Develops Completion Ratios and Completion Factors
- Generates necessary monthly and cumulative reserve levels
- Allows for the inclusion of client-specified margins
- Calculates monthly claims factors per employee or per member
- Illustrates premium vs. claims loss ratios for fully insured plans

For more information contact:

Williams-Manny Midwest at 815-398-6800.