



*Lower your health plan costs with a simplified self-funded solution*

**CAP SELECT** brings the advantages of self-funded health plans to smaller employer groups of 25 team members and up. With CAP Select, groups pay just one set monthly fee, covering administrative costs, stop loss premiums and claims funding – so they'll enjoy the predictability of fully insured coverage and the flexibility of a self-funded plan.

**BENEFITS:**

- **Potential surplus:** If your claims are lower than projected, you may build a reserve by end of contract term, meaning that money stays in your pocket.
- **Limited risk:** If your claims are higher than projected, extra costs are covered by stop-loss insurance, which is included in monthly premium.
- **Fewer fees:** Falls under federal ERISA rules, meaning plans escape many state-mandated benefits, state regulations, and premium taxes that add unnecessary costs to a health plan
- **Transparent:** You will have full access to plan's claims experience
- **Flexible:** You choose your plan's copays, deductibles and out of pocket limits



*CAP Select is the only product in its class with access to the Access Direct Platinum provider network, offering unmatched discounts in East Texas.*

Learn more by emailing us at [capselect@hfbenefits.com](mailto:capselect@hfbenefits.com) or calling **903-579-3928**.