

Self-insured solutions



Maximum Liability

Small group employers in Iowa, Minnesota, Nebraska, North Dakota, South Dakota, and Wisconsin with 5 or more enrolled employees have the option to self-insure with Medica. This option offers the stability of a fully insured plan option with predictable monthly payments, and also offers the advantages of a self-insured plan including a variety of plan designs and lower costs associated with taxes and assessments. Medica's Maximum Liability feature includes stop-loss commitments that bring more predictability to fixed costs and a monthly funding approach that offers a year-end reconciliation. When claims are lower than the established maximum liability, employers will receive up to 50% of the surplus.



Learn more about the responsibilities of self-insurance through **these resources:**

Employee Benefits of America: [Ebia.com](https://www.ebia.com)

Self-Insurance Institute of America: [Siaa.org](https://www.siaa.org)

The ERISA Industry Committee: [Eric.org](https://www.eric.org)

The National Business Group on Health:
[BusinessGroupHealth.org](https://www.businessgrouphealth.org)

ADDITIONAL FEATURES OF MAXIMUM LIABILITY

Group size	5 or more enrolled employees.		
Plan designs	A broad product portfolio including traditional and consumer directed plans		
Networks	Minnesota	North Dakota	Wisconsin
	<ul style="list-style-type: none"> • Altru & You with MedicaSM • Essentia Choice Care with MedicaSM • Medica Choice[®] Passport (Choice Plus) • Clear Value with MedicaSM • Medica Elect[®] • Medica CompleteHealthSM • Park Nicollet First with MedicaSM • Ridgeview Community Network[®] powered by Medica • VantagePlus with MedicaSM 	<ul style="list-style-type: none"> • Altru & You with MedicaSM • Essentia Choice Care with MedicaSM • Medica Choice[®] Passport (Choice Plus) 	<ul style="list-style-type: none"> • Essentia Choice Care with MedicaSM • Medica Choice[®] Passport (Choice Plus) • Medica Complet HealthSM
		Iowa	Nebraska
		<ul style="list-style-type: none"> • Medica Choice[®] National • Medica with CHI HealthSM 	<ul style="list-style-type: none"> • Medica Choice[®] National • Medica with CHI HealthSM
		South Dakota	<ul style="list-style-type: none"> • Medica Choice[®] Passport (Choice Plus)
Stop loss	Aggregate: Included at 110% Specific: Included at \$30,000		
Health and wellness programs	Includes My Health Rewards by Medica [®] , health management programs, and health and wellness resources. Medica Optum [®] Employee Assistance Program (EAP) is available at an additional cost.		



Need help?

Contact your broker or your Medica representative for additional information about our self-insured solutions.