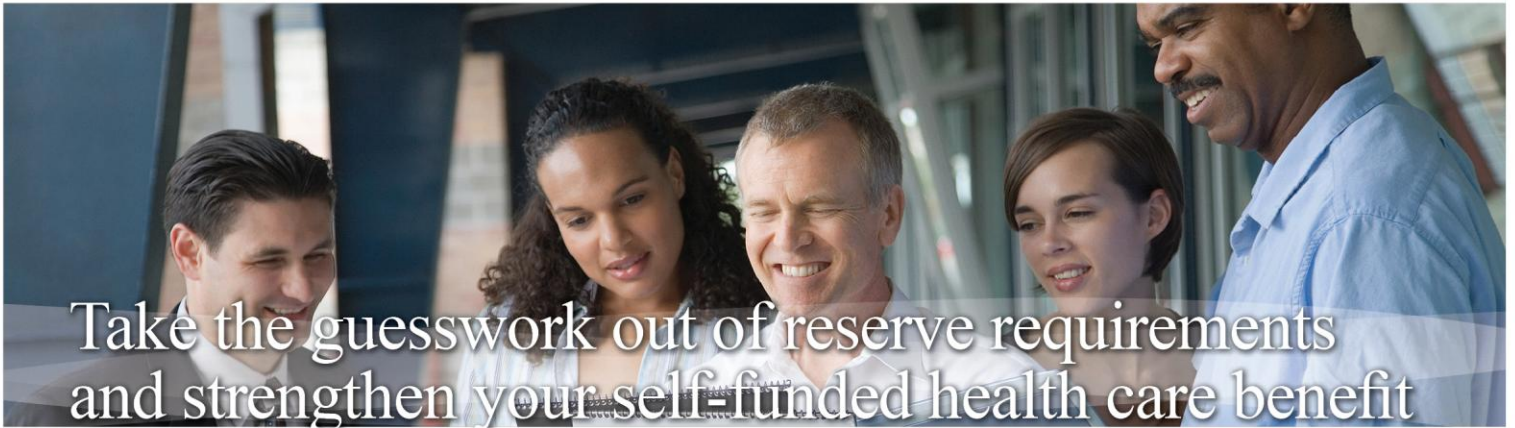


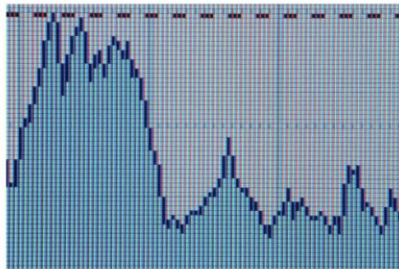
# Medical Reserve Calculator

**HORIZON**  
AGENCY, INC.



Take the guesswork out of reserve requirements and strengthen your self-funded health care benefit

▶ Most companies rely on data and statistics to make critical business decisions, and businesses that sponsor self-funded benefit plans are especially in need of reliable information. Accurate plan performance and financial data are key to the health and success of a plan. As a member of United Benefit Advisors®, we can offer you the services of The Medical Reserve Calculator, which can allow your business to eliminate the guesswork of calculating claim runout liability and reserve estimates. With the Medical Reserve Calculator, we can help you establish appropriate reserve levels, identify claims patterns and third-party administrator turnaround-time issues, and more — all which can help you control costs and run your plan more efficiently.



For more information, contact: **Horizon Agency**  
Phone: 952-944-2929 – Email: [benefits@horizonagency.com](mailto:benefits@horizonagency.com)



Shared Wisdom. Powerful Results.®  
[www.UBAbenefits.com](http://www.UBAbenefits.com)

## Why MRC?

**Accurate Analysis:** Apart from helping your company establish appropriate reserve levels for a self-funded plan, the Medical Reserve Calculator:

- ✓ Estimates outstanding IBNR claims
- ✓ 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

**Versatile Tool:** With this added consultative tool, we can help you:

- ✓ Develop completion ratios and completion factors
- ✓ Generate necessary monthly and cumulative reserve levels
- ✓ Allow for the inclusion of client-specified margins
- ✓ Calculate monthly claims factors per employee or per Member
- ✓ Illustrate premium vs. claims loss ratios for fully insured plans

**Trusted Information:** The Medical Reserve Calculator was developed by Reden & Anders, one of the nation's largest and respected actuarial firms