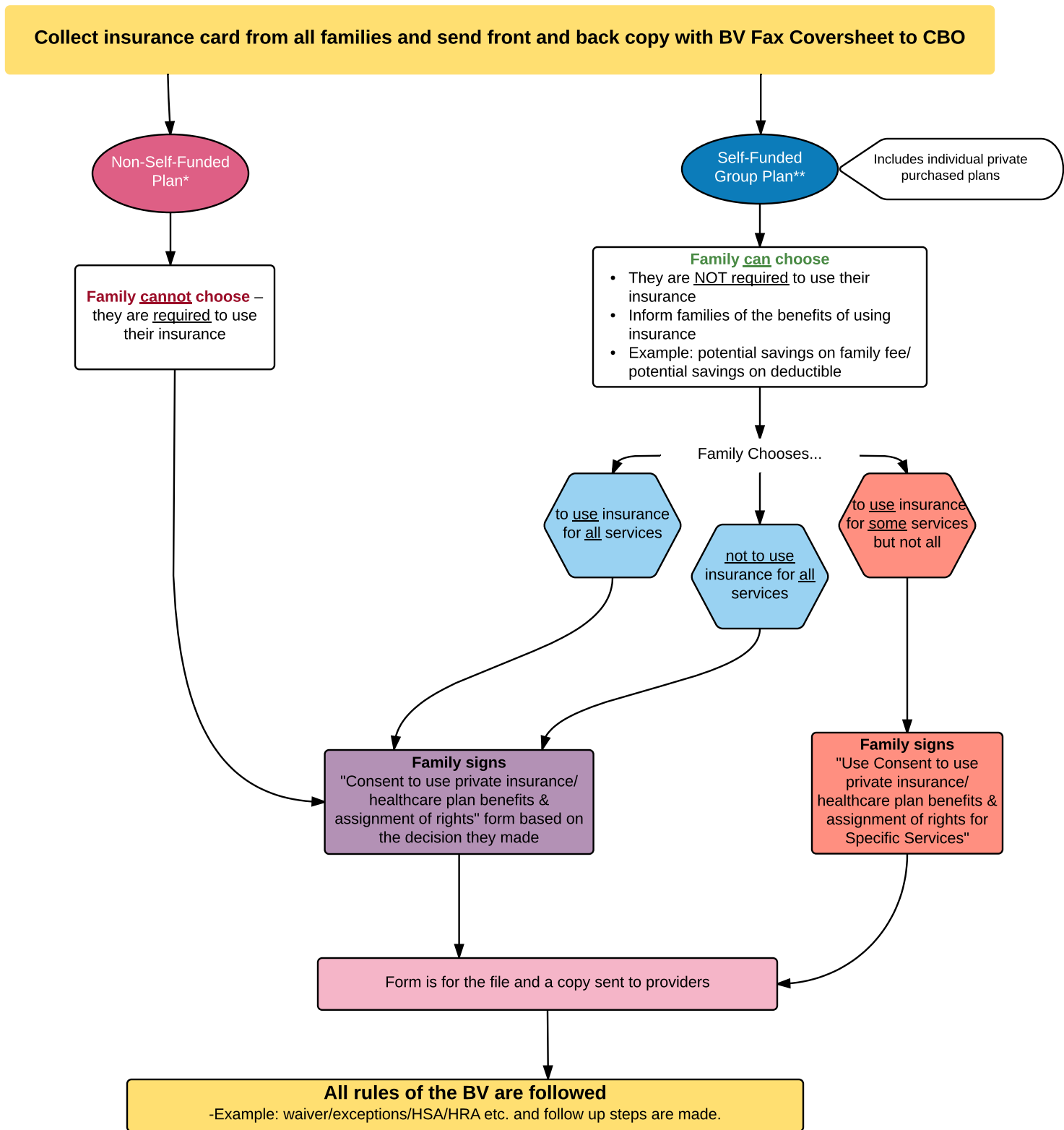


# Insurance Decision Tree



\* A non self-funded group plan is an arrangement whereby an employer pays an insurance provider in advance to cover projected claims, in addition to the insurer's overhead and administrative costs.

\*\* A self-funded group plan is an arrangement whereby an employer provides health benefits to employees with its own funds. The money collected by the organization is only paid out when claims actually occur, and can stay in a reserve account accruing interest until it is needed.