

Health Plan Solutions for Employers

Seven funding paths · one independent, carrier-neutral brokerage · 2026

There is no single “best” health plan — only the right **funding path** for your company’s size, claims history, and risk tolerance. Here are the seven arrangements Benefitira supports, what each is, and who it fits. As an independent brokerage, we compare paths and carriers on your behalf rather than steering you to one product.

■ The Seven Funding Paths

1. Fully-Insured

Carrier holds all the risk; you pay a fixed premium. Simple and predictable, no refunds.

FITS 5–30 EMPLOYEES

3. Self-Funded

Pay claims directly and keep the savings, with stop-loss for catastrophic years. Maximum transparency.

FITS 100+ EMPLOYEES

5. ICHRA

Set a fixed allowance and reimburse employees tax-free for individual coverage. No renewal surprises.

ANY SIZE · MULTI-STATE

7. Taft-Hartley

Multi-employer trust, ERISA-protected — often the deepest savings for unionized or trade workforces.

TRADE / UNION GROUPS

2. Level-Funded

Fixed monthly payments split into a claims fund, admin fee, and stop-loss. Surplus refunded if claims run low.

FITS 25–150 EMPLOYEES

4. Self-Funded Captive

Pool risk with other mid-size employers — self-funded economics with shared protection.

FITS 30–100 EMPLOYEES

6. PEO-Integrated

Health benefits bundled with HR and workers’ comp through a PEO — pooled purchasing power.

MULTIPLE SIZES

■ How to Choose

Start with **headcount and claims history**. The smaller or more risk-averse you are, the closer to fully-insured you sit. The larger and more claims-stable, the further toward self-funding you can move to capture savings.

ICHRA and PEO cut across the spectrum when budget predictability or bundled administration matters more than risk-sharing.

Model your own numbers before you switch — don’t guess.

■ Run the Numbers (free)

- › Health Funding Projector — compare paths side by side
- › Premium Renewal Stress Test — pressure-test your renewal
- › Benefits ROI Calculator — spend to outcomes
- › Health Insurance Calculator suite

All at benefitira.com · no login, no email gate

Educational summary only. Not a Summary of Benefits and Coverage (SBC) for any specific plan, and not financial, tax, or legal advice. Plan availability, cost, and eligibility vary by employer size, location, and carrier. Consult a licensed Benefitira advisor for guidance specific to your situation.