



In exclusive partnership with



Lower Healthcare Costs. Better Employee Benefits.

Level-Funded Health Plans for Employers with 25 to 2,000+ Employees

Zuniga Health helps employers reduce healthcare costs while delivering exceptional care through Advocate Health Care. Our level-funded health plans combine predictable monthly costs with financial transparency, flexible plan options, and the potential for year-end surplus refunds.



LOWER HEALTHCARE COSTS

Premiums are typically **15-20%** lower than many Fully-Insured Plans.

ACCESS TO ADVOCATE HEALTH CARE

Advocate Health Care hospitals, primary care physicians, specialists, and ancillary services.

PREDICTABLE MONTHLY COSTS

One convenient monthly payment helps employers budget with confidence while minimizing unexpected expenses.

POTENTIAL YEAR-END REFUNDS

Unlike traditional insurance, unused claims funds remain the employer's money at the end of the contract period.

BETTER EMPLOYEE EXPERIENCE

Employees receive access to quality care, telehealth, pharmacy management, and multiple plan options designed to meet diverse workforce needs.

FINANCIAL PROTECTION

Level-funded plans include stop-loss protection to help employers manage financial risk while maintaining greater control over healthcare spending.

WHY LEVEL-FUNDED?

FULLY-INSURED PLANS		ZUNIGA HEALTH LEVEL-FUNDED
Insurance company keeps unused premiums	>	Employer keeps unused claims funds*
Annual premium increases	>	Greater cost transparency
Limited claims visibility	>	Predictable monthly costs
Little financial flexibility	>	Better long-term cost control

PLAN OPTIONS

- ✓ PPO Plans
- ✓ High Deductible Health Plans (HDHP)
- ✓ Multiple plan options can be used by the same employer group
- ✓ Telehealth
- ✓ Pharmacy Benefits
- ✓ Flexible Plan Designs

IDEAL FOR

- Manufacturing
- Transportation
- Construction
- Professional Services
- Healthcare
- Municipalities
- Growing Businesses
- Employers with 25 to 2,000+ Employees

*Subject to plan terms and claims experience.

A SMARTER WAY TO DELIVER EMPLOYEE BENEFITS

We help employers control rising healthcare costs while providing employees access to exceptional care through Advocate Health Care. Our level-funded approach delivers financial predictability, greater transparency, and quality healthcare that benefits both employers and employees.

Through our exclusive partnership with Advocate Health Care, you and your employees gain access to quality care from one of the nation's top integrated health systems.

READY TO LOWER YOUR HEALTHCARE COSTS?
Request Your Complimentary Quote Today!

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