

# Surplus Refund- How it works



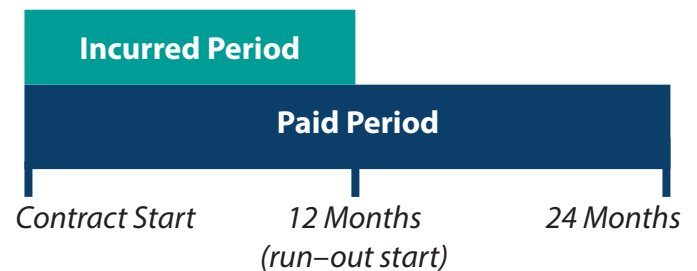
Business**EDGE**® plans are level-funded plans designed to meet your health benefit coverage and budget needs. Our plans are designed to reduce health benefit costs so that you can invest the savings back into your organization.

In addition to the overall cost savings, if a group is still insured with Optima Health after the 24 month claims paid period and actual claims history is lower than predicted, the group is eligible to collect a refund.

## How it works:

Business**EDGE** plans are set up with a 12/24 contract:

- 12 month claims incurred period
- 24 month claims paid period (12 month run-out)
- Refund (if group qualifies) is paid 60 days after run-out period



## Additional Value-Added Benefits:

- Award-winning nutrition, fitness, smoking cessation, and screening programs
- Member discounts on products and services
- Movement and fitness programs
- Tools to help manage prescription benefits
- Coaching program for expectant mothers
- Out-of-area (OOA) dependent program
- Variety of digital tools and services, including a mobile app
- and more!

For more information, visit:  
[optimahealth.com/businessedge](https://optimahealth.com/businessedge)

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