Below are benefits listed for companies with 5-20 employees and those with more than 20 employees on the plan.

### Companies with 5-20 employees on their plan:

**UNDERWRITING**
Participate in an automated online underwriting process that typically provides a proposal in about 20 minutes. Click the following link to get a quote today: [https://roundstone.secure.force.com/quote?association=ESOP](https://roundstone.secure.force.com/quote?association=ESOP)

**BENEFIT PLANS**
Choose up to two plan designs from the five plan designs listed. The five available plan designs are the most common PPO and Health Saving Account Plans available in the US in 2021.

**NETWORK**
Cigna

**PAPERWORK**
Binding paperwork and policies are 100% automated via DocuSign and the plan document is standard across all employers.

**TPA/CLAIM ADMINISTRATION**
Administered by Bywater with online member portal and electronic ID cards available 24/7. All claims are transparent and monthly reporting is available.

**FUNDING**
Level/Fixed monthly premiums to cover plan’s maximum program costs (which include 12 months of run-out).

### Companies with more than 21 employees on their plan:

**UNDERWRITING**
Traditional health insurance RFP process, with submission requirements available online: [https://roundstoneinsurance.com/how-to-submit-an-rfp/](https://roundstoneinsurance.com/how-to-submit-an-rfp/)
OR Email your consultant with questions: TEACaptive@fredcchurch.com

**BENEFIT PLANS**
Keep your current plan designs or customize to meet your ESOP’s individual needs

**NETWORK**
Multiple national and regional networks available such as; United, Aetna, Cigna, Blue Cross, Harvard, Medical Mutual, etc... to mention a few.

**PAPERWORK**
Binding paperwork and policies are 100% automated via DocuSign and plan documents can be customized to fit TEA member’s culture and needs.

**TPA/CLAIM ADMINISTRATION**
Multiple TPAs available to administer claims. All claims are transparent with weekly and monthly reporting available.

**FUNDING**
Multiple and customized options available: expected, mid point, maximum costs, or customize to pay for claims as incurred weekly.