

Supplemental Indemnity Insurance

A Quantum Leap in Fully-Insured Benefits

Most supplemental plans look the same on the surface: the same buzzwords, the same promises, the same “indemnity” label. Quantum Health Benefits leaps ahead as the **only fully-insured supplemental indemnity plan** of its kind. Built with:



Compliance Clarity



Carrier-Backed Funding



Nationwide Approval

A Different Foundation

Much of the information employers encounter is based on self-funded indemnity arrangements. That’s not Quantum Health Benefits. Our fully-insured design follows a different set of rules and offers a different level of protection and more benefits.

FEATURE	Self-Funded Plans	QHB Fully-Insured
Funding	✘ Employer-funded	✔ Carrier-funded
Risk	✘ Employer retains risk	✔ Carrier assumes risk
Claim Type	✘ Cash advance / rewards	✔ Bona fide claim payments
Tax Treatment	✘ Often challenged	✔ Clear under Section 125
Compliance	✘ Unclear / variable	✔ Approved in all 50 states



Where Quantum Health Benefits Moves Ahead

While others lean on self-funded models, QHB takes the leap to stability by partnering with major US insurance carriers.

HIGH-LEVEL ADVANTAGES:

True fully-insured model
backed by A-rated carriers

Consistency across all 50 states,
avoiding patchwork approvals

Predictable, compliant claims
that stand up to scrutiny

No employer risk, the carrier
fully assumes it

Want to Go Deeper?

Curious what “Fully-insured” truly means for your clients? Check out our Self-Funded vs Fully-Insured flyer.

Quantum CoBrand

Why Being Fully-Insured is the Smart Move for Supplemental Indemnity Plans

Supplemental indemnity plans may look similar, but what's happening behind the scenes makes all the difference. Fully-insured coverage, like Quantum Health Benefits, operates under a regulated, carrier-driven framework that sets it apart from self-funded alternatives. That means confidence and stability for your business and team.

Self-Funded Plans	QHB Fully-Insured Plans
- Employers carry the financial exposure - Variability in how claims are processed - Interpretation-heavy compliance environment - Patchwork approval depending on state or advisor - Requires manual oversight and administrative lift	- The carrier assumes the financial and legal risk - Claims follow standardized insurance protocols - Clear Section 125 alignment - Consistent protection across all 50 states - Minimal employer burden or decision-making

See How QHB Stacks Up
Reach out to our team to see a more in-depth breakdown.

[See the Comparison](#)

[Ready to See the Impact?](#)
Discover the difference a fully-insured model makes.

[Start Your Savings](#)

[Learn More](#)

Ready to See the Impact?

Reach out for a complimentary impact analysis. Your first look at how much value QHB can unlock for your organization.

[Start Your Savings](#)

