



Employee Benefits Consulting

Benefits to Employers

- Analyzes your employee benefits for the most cost-effective package to offer
- Maximizes available credits to lower policy premiums
- Identify the main cost drivers within your most expensive plan...group health
- Teaches employees to be smart healthcare consumers
- Attracts and retains good employees
- Gives you a choice of options based on your company's particular needs
- Provides other services such as:
 - HRA & HSA setup
 - COBRA administration arrangements
 - Health/wellness programs/incentives
 - Self-funded plans & high-deductible plans
 - Employer/employee portal to vital information

Who needs this service

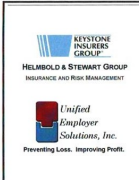
- Employers who wish to attract and retain good employees and who want to make the most of the maximum credits available for group benefits policies.

How it works

- Today's health plans require the employer to have more control over their health care needs. It is through employer education that people become smart health consumers. Health and wellness programs increase awareness and begin to improve the health and well-being of employees. An added benefit is that healthy employees have fewer accidents!

Cost

- Retainer agreement.

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See side by side comparisons of major health insurance plans. It makes the decision easier when the options are clear.