

The Hidden Solution



The best solution for cutting
Fully-Insured Health Insurance
costs!

I promise the subject I am about to explain will be of interest if you are *an employer* who offers a *group health insurance plan*...

- Why do you offer health insurance to your employees? I think I can name a few good reasons, such as:
 - Used as an employee retention tool
 - Offered because other area employers offer it
 - Allows the managers of the business to get access to an affordable health plan at group rates



...But the costs are out of control!

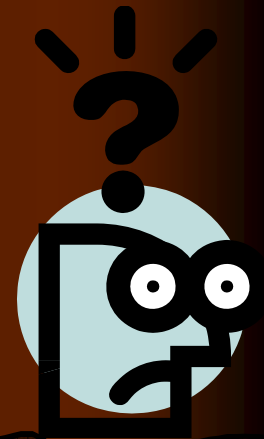
- When you first offered group health insurance, you assumed it was an expense you could monitor and control year by year
- However, the costs of health insurance has gone *out of control* for most employers!



Is health insurance “a ticking bomb”
at your business?

Think about what most insurance advisors have suggested to keep your costs down...

- A common solution has been to raise deductibles and out of pocket costs to the employees
- Other solutions have been to raise the premium contributions of employees from their paychecks
- Now, many brokers and insurers want you to offer Health Savings Accounts (HSAs) which have their own complications!



Confused Employer

The problems with HSAs are...

- These employee accounts require pre-funding by the employer or employee
- For example, an **HSA** requires pre-funding contributions by each employee of up to \$4,000 or more per year



HSA's have many complications...

- The problem with HSA is that it is voluntary. Most employees are living from pay check to pay check and can not fund an HSA.
- Employers that pay into an HSA for their employees lose all their savings they gain by changing insurance plans.
Why change?
- What's worse yet is that if you terminate an employee, they keep any money the employer has paid into the HSA account .
- Employees (individually) must qualify for the HSA not just the employer's health plan.

Have you heard this one before?

- Some advisors say you can only cut costs by switching insurance carriers every 2 or 3 years...the problems with this solution are many:
 - Disruption of services, including Rx fills and office visits
 - Changing physician networks leaves some people out-of-network
 - Disruption of work days with endless enrollment meetings
 - Unknown plan limits which weren't in the previous plan
 - Last minute rate hikes by takeover carrier due to health risks



Now, what if there was a way to:

- REDUCE the costs of your health insurance plan without sacrificing benefits for the employees and their families?
- Up to now, **your** insurance broker has probably said *"the rate of increases can be slowed by sacrificing and shifting of benefits, but the current costs cannot be reduced"*



At EBS, we beg to differ!



Most insurance consultants have said *"it can't be done!"*

- You have asked if there is a way to reduce costs without sacrificing benefits or increasing premium contributions
- Most advisors have said "there is no magic bullet"
- Health insurance is **now the second biggest expense** for most employers which requires a call for action!

"It can't be done."



Typical Insurance Advisor

*...But you must do
something about it soon!*



Frustrated
Employer

But let us tell you more of this Hidden Solution...

- One day by accident ...



An Enhanced Benefit Solutions consultant received a quote for a high deductible health plan when he did not ask for it...But, he saw something that caught his interest in terms of the costs!

This high deductible plan was designed to work with HSA accounts...

- But what came with this quote was something different from an HSA which duplicated the client's current benefits



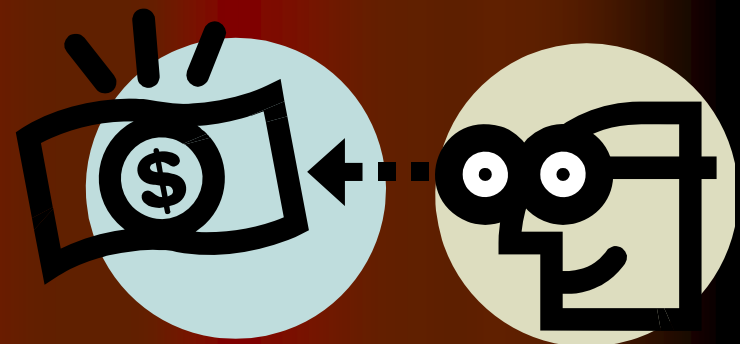
"Please show us your secret!"

...But the cost was about 30% less than what the client currently paid for health insurance! The best part is that the quote was with a major insurance company (such as a **Blue Cross** plan)!

At EBS, we discovered an entirely better solution! Our plans will...

- Slash your costs of insurance premiums
- Add money back into the employees' paychecks, rather than take away!*
- Eliminate confusing concepts like pre-funding of HSA

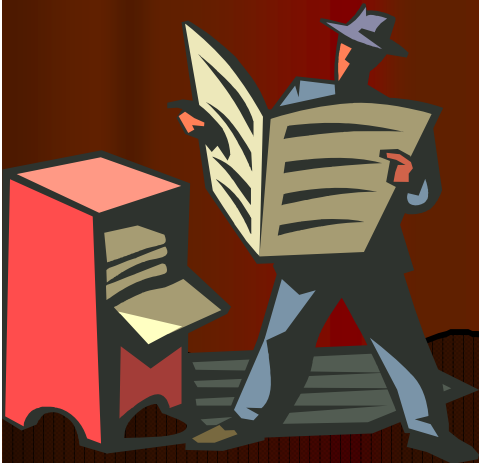
*In many cases, the employees' net pay increases, but not in all situations. Ask EBS for more details.



This Amazing Story is Spreading Quickly...

- **Our satisfied clients have saved money after hearing our Hidden Solution... Now let us summarize the EBS "Hidden Solution" thus far...**
- Lower costs
- Same or better benefits for employees
- No change in insurance carrier (in many cases)
- In some cases, more money in employee paychecks —they will feel like you have given them a raise!

"Have you heard the news about
The EBS Hidden Solution?"



Do you want to see if *The Hidden Solution* can save your company money?

- To learn about *the Hidden Solution* against the rising cost of insured medical plans, contact:
 - Enhanced Benefit Solutions, Inc at phone 888-820-1051 ext. 222

" ...You just might be surprised by the saving!"

EBS does not guarantee that our Hidden Solution plan will fit every situation. This is not an offer or solicitation.



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