

# ***BENEFITS PLANNING STRATEGIES***

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## **WHO QUALIFIES?**

The **BPS** program has been created to benefit businesses with 150 or more employees

## **WHAT ARE THE BENEFITS?**

The benefit to your business is simple ... 10% to 30% lower health insurance costs, which equates to typical savings of six or seven figures, per year. In a recent case, a client company saved and continues to save more than \$3.5 million annually thanks to the **BPS** program.

## **A BRIEF OVERVIEW**

Since most health insurance benefit plans result in 80% of the claims incurred by 20% of covered employees, has a true specialist ever performed a no-cost comprehensive analysis to determine if it would be more beneficial for your employee benefit programs to be “self-insured”? If not, we have to ask, why not? If you have looked at self-insured plans, have your only choices been bundled, “off-the-shelf” programs offered by your current carrier? Most likely, this is the case.

Regardless of how large or sophisticated your current health carrier is you can eliminate the “middle man” and seriously look at the true “unbundled” approach. Utilizing this true unbundled and customized approach you can provide equivalent or superior employee health programs at a considerable savings.

**BPS** has been successfully operating for more than 32 years and their approach is simple and logical. A custom-designed program is designed to fit your company’s particular operation, utilizing major provider networks and A or A+ rated re-insurers, with costs negotiated by **BPS** on behalf of your business.

From the numerous **BPS** clients all over the U.S., no two custom-designed benefit programs have ever been exactly the same. Can your current providers or broker say that?

## **WHAT IS THE NEXT STEP?**

The next step is remarkably easy. At no cost or obligation, fill out a 1-page Benefit Analysis Profile and the **BPS** specialists will be able to determine if your business qualifies and whether or not you can also realize significant cost reductions. Your risk is solely time ... the time it takes to provide the basic information (about 5 minutes). Again, there is no cost or obligation to determine if your business may be a viable candidate to improve your employee benefits programs and significantly reduce your costs.

**The next step is to simply navigate to our home page and complete the  
“How Can Synergy Financial Serve You” section.**