

BENEFITS PLANNING STRATEGIES



The above is a simple equation: For the few minutes you'll spend reading this flyer, the result may very well be a significant increase in your company profits, due to the considerable savings you can realize from learning about an innovative way to spend less, a lot less, on your health insurance and other related employee benefits. Typical results, with a track record of more than 32 years, have created between 10% and 30% savings ... regardless of a company's current benefits programs.

Regardless of how convinced you may be that your current benefits are adequate or even superior and regardless of how gigantic your carrier may be, the BENEFITS PLANNING STRATEGIES team is willing to provide you with benefit strategies that you've most likely never seen before ... and show you programs that almost certainly your current broker and/or carriers have never presented to you. This is why we refer to the BPS experience as "one of the best kept secrets in America."

The only requirement for qualification is that your business has a minimum of 150 employees.



Most health insurance benefit plans result in 80% of the claims incurred by 20% of covered employees. Has anyone performed an analysis to determine if your employee benefit programs should be what is known as **"self-insured"**?

If you have been approached on this, were the "self insured" programs offered to you by only one or a limited number of carriers with their bundled, off-the-shelf options?

**Only One Or A Limited Number of Carriers
With Bundled Off-The-Shelf Choices**

We believe this is the wrong approach. Instead, we feel the appropriate approach is a custom-designed program to fit your particular requirements, utilizing major provider networks and A or A+ rated re-insurers with premiums **negotiated by BPS on behalf of your business.**

PLEASE ASK YOURSELF THESE QUESTIONS REGARDING YOUR CURRENT EMPLOYEE BENEFITS BROKER:

- Has he or she ever shown you the advantages of having an “unbundled plan”?
- Has he or she ever asked you what it takes to attract and retain superior employees in your specific industry?
- Does your broker seem to realize that hiring and training replacement employees costs from 25% to 33% of the replacement’s annual earnings
- Has your broker ever provided you with “Funding Alternatives” or provided you with a detailed *Annual Marketplace Analysis* of competitive plans?

NOTE: The intent of these questions is not to criticize your current benefit carriers or their plans or brokers. The purpose is merely to make you aware, if you aren’t already, that regardless of the size or scope of your benefits providers, it only makes sense to have a non-partisan and objective analysis performed by the BPS team to determine if you can save a lot of money by having custom-designed benefit programs.

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

We would like to give you one example to consider. Recently, the BPS program saved one company more than 3.5 million dollars each year ... and that company, who was with a large benefits broker and major carrier, was convinced that they had superior benefits programs. If you agree that it’s worth a risk of only about five more minutes of your time to discover if your business can realize significant savings, we encourage you to take the next step, which is simply to contact the BPS associate who provided you with this information.

You will then be provided with the BPS 1-page Benefits Analysis Profile. This will give them sufficient data about your business in order to determine if your company qualifies to realize substantially superior results.

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.