

Offering Employees Choice,
Convenience and Savings.

Learn from over
23 years
experience!

1StopBenefits, LLC works in conjunction with strategic partners to offer all services through one source. Colonial Benefits, Inc. handles the communication of benefit options and enrollment, TaxSavings.Info, LLC implements web based services and tax savings administrative services. 1StopBenefits, LLC is licensed to implement and service all insurance plans. Through one 800 number all services are delivered and administered.

KEY SERVICES:

- Custom Benefit Books
- Creative Quoting Options
- HRA, FSA, HAS Experts
- One on One Enrollments
- COBRA Administration
- Section 125 POP Plan
- Supplemental Insurance
- Access to CCHR HR Website
- Custom Benefits Website

For more information
please visit
www.1stopbenefits.com

Call for an appointment
1-800-662-3982 ext 1

Sales@1StopBenefits.com



Mix and Match Concept

Statistically 14% of a group's employees have about 80% of the total claims. Many employees will elect lower cost plan designs if they are offered a financial incentive. We will structure the plans to generate the biggest results.

Fill The Gap Voluntarily.

Supplemental indemnity benefits fill the areas of concern for a fraction of core benefit premium reductions. Medical Bridge, Accident and Critical Illness are examples of plans that can fill the gaps on select employees and/or dependents.

Dental Imaging Concept

Existing dental plans can be self insured generating substantial savings on just about any size group. Flexibility in using networks, waiting periods, pre-existing conditions and types of benefits coverage can all be addressed

Hospital Transfer Strategy

Health insurance premium reductions for having deductible, coinsurance and copays on hospital related expenses may be hard for employees to pay. However using HRA's employers can self insure part or all of the risk and spread the odds.

Consider a Change in RX plans

A 50% drug card benefit is actuarially equivalent to a \$26 copay. However, premiums savings can be more than \$50 a month on each employee. Give half the premium savings in a FSA and motivate conservation and discount shopping.

Farm Out Prescription Costs

Not available to all groups in all states, this concept allows a group to split off the pharmacy benefits from the health plan and have a more competitive price for equal benefits and service.

100% Rich Benefits Alternative

Take a portion of the premium savings from your current plan verses one of our recommended plans and cover expenses on a first dollar basis with no cost for your employees. Your employees get a richer program while reducing costs.

Medicare Transfer Solution

If a small employer has employees and/or dependents over age 65 consider all your options. Not only will the beneficiaries receive richer reimbursements for less cost but in addition the group will reduce group health insurance premiums for all other covered employees.