

Offering Employees Choice,  
Convenience and Savings.

Learn from over  
28 years  
experience!

1StopBenefits, Inc works in conjunction with strategic partners to offer all types of insurance and services under one roof. Better service, superior rates and expert positioning using all the leading insurance companies and administrators. Licensed in NJ, PA, DE and many other states you get choice, convenience and savings. We are the originators of 21<sup>st</sup> Century Healthcare over 11 years ago. We think outside the box to deliver results for small employer and their employees.

### KEY SERVICES:

- Online Enrollment
- Employee Benefit Books
- Creative Quoting Options
- HRA, FSA, HSA Experts
- One on One Enrollments
- COBRA Administration
- Section 125 POP Plan
- Supplemental Insurance
- Access to CCHR HR
- Custom Benefit Websites
- Over 1000 Discounts

For more information  
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[www.1stopbenefits.com](http://www.1stopbenefits.com)

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

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### 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.