Could your MEDICAL PLAN be your next MULTI-MILLION DOLLAR DONOR?

A New Medical Benefits Program developed by Relph Benefits Advisors

Participating colleges with 400-1,000 covered employees expect annual savings of $500K – $1.2 Million each.

At 5% annual rate of return, your savings would be equivalent to an endowment gift of $10,000,000 – $25,000,000!

For more information, contact Tom Burgess at 800-836-0026 x241
A better way to manage your health plan costs: The Group Stop Loss Captive

Providing the cost control and flexibility of self-funding, while mitigating the volatility created by high cost claimants.

Who should consider participating?
- Your college wants immediate savings and long-term cost control
- Your college currently self-funds your health benefits
- Your college would consider self-funding – if you could reduce the associated risk
- You insure the medical portion of your health benefits, but self-insure your Rx benefits
- You recognize the need to better manage the multiple elements driving your health plan costs

What are the benefits?
- Savings on claims administration services
- Savings of 10-20% on pharmacy benefit services
- 30% reduction in retention expenses
- Savings on Stop Loss coverage over the long term
- Design flexibility and simplicity
- Greater ROI from health & wellness participation
- Complete and full transparency of your plan costs

Find out exactly how much your college can save.
Contact Tom Burgess: 800-836-0026 x241
tburgess@relphbenefitadvisors.com

Additional benefits:
- Long-term cost control solution - retain predictable risk, insure unpredictable risk
- Improved control & transparency - shared knowledge, data and savings
- Greater risk management attention - employee health improvement focus
- Plan design advantages - significant flexibility, if you like your plan design, you can keep it

Avoid costs buried in fully insured plans:
- NYS Premium Tax
- ACA Health Insurance Tax
- Carrier trends vs. your actual trends
- High pooling attachments = greater volatility
- Carrier risk reserve charges