

Helping Successful Businesses Build Better Benefit Plans



As a successful business owner, are you paying too much for group benefits? Let's talk.

At Human Capital Benefits, our goal is to help successful businesses build better benefit plans that they cannot get anywhere else. Rather than just *shop your plan* for lower rates, we create real value for your organization by customizing an approach that reinforces the benefit promise made to your employees.

It's the start of a new benefits conversation and a new way of thinking that keeps more of your hard-earned dollars working for you and your business – not for your Insurer. If your goal is to manage long-term costs while fulfilling the benefits promise made to your members, then it's time to talk.



Why a Customized Benefit Solution Makes Sense

Rising costs have many of today's successful employers looking at non-traditional ways to manage their benefit spend.

In many cases, a budgeted Administrative Services Only (ASO) Plan with Stop Loss insurance offers significant advantages over a traditional insured plan. These advantages include: reduced administration costs; added transparency, and the ability to design a flexible benefits strategy that can respond to today's diverse workforce, which includes more and more Millennials craving flexibility in their benefit offerings.

Consider whether your group plan could benefit from:



Improved Cash Flow

Traditional plans allow your Insurer to maintain reserves for future claims that may never occur. With our ASO Plan, your business is charged only when a member submits a claim. This frees up cash-flow for your business.



A Share of the Experience Gains

If the claims experience is favorable, your business/organization benefits from lower claim charges – not the Insurer. If claims are higher than expected, Stop Loss insurance provides financial protection to cushion those high claim costs.



Flexible Plan Design

With an ASO plan, the design options are endless. You can tailor the benefits, deductibles, co-insurance and other design features to meet your employees' needs and create a positive benefits experience. Have you ever considered a Management/Shareholder classification with unlimited coverage for Paramedical Practitioners or Orthodontics?

Let Human Capital Benefits rethink your Group Benefits Plan to create better returns on investment and an improved plan experience for your members.

Get Our Thinking Working for You

Human Capital Benefits provides a range of benefits to meet your unique needs.

We build customized benefit programs that employers cannot find elsewhere. Drawing on our deep expertise in employee benefits and innovative thinking, we'll work with you to determine the right solution for the long-term success of your plan.



We solve the underlying issue

While many of our competitors attempt to solve pricing issues by “shopping the plan,” this Band-Aid solution rarely proves fruitful. Rather, we dig deeper to address the underlying challenges, and then use this knowledge to design effective solutions for long-term results. Often, this simply entails getting off the underwriting roller coaster, whereby Insurers/Providers underwrite your plan at a loss for one year and then jack up your underfunded premium rates at renewal time.

We're on your side

As your benefits partner, we advocate for your best interests, not the insurance company's. We bring you creative ideas and options as we continually drive to deliver the best value for your plan.

We are Employee Benefit specialists

We are not general insurance agents dabbling in benefits. We are employee benefit specialists with full certification (Certified Employee Benefit Specialist or CEBS) and years of employee benefits experience. We know benefits and their role as part of your total compensation plan. This is a level of expertise that many advisors in our business simply cannot offer.

For Successful Business Owners

Discover the Potential in Your Plan!



If you need to manage long-term costs and fulfill your benefits promise to members, then we need to talk.

Are you ready to have us build a better benefit plan for you?

- ★ Improved cash flow
- ★ A share of experience gains
- ★ Transparency of expenses
- ★ Flexible plan design
- ★ A better benefits experience for your business and your plan members

Contact us today to discover the potential in your plan!



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