



### STAY WITH YOUR CURRENT CARRIER OR GO TO THE MARKET

How affordable is it? We help you compare your current plan against other major carriers with an online application process.

### SUPPLEMENTAL PRODUCT SOLUTIONS

Accident, Critical Illness, Cancer, Life & AD&D Insurance solutions protect you from out of pocket financial burdens. Know anyone who suffered from cancer, had a heart attack or major illness, or has been in an accident?

**How much did it cost them?**

### WORLD - CLASS PROFESSIONAL AND ETHICAL ASSISTANCE

Over 30 years experience in the health care industry. Licensed health care professionals that have a personal and professional obligation to **serve and help others.**

# RATE INCREASES OVERFLOWING YOUR EMPLOYEE **BENEFITS** BUDGET?



## How can you restore the **BALANCE** of benefits after a rate increase?

Southern Benefit Group solves the dilemma of yearly double-digit increases in employer health-care costs by:

- Exploring all lower cost insurance options for the employer
- Creating a solution to lower renewal increases
- Offering employees additional benefits that enhances their current package;

Our strategy includes identifying benefit solutions that complements your existing medical insurance plan. With strategic benefits, you can lower the cost of the primary medical plan, and your employees will still be able to pay for deductibles, co-insurance, and co-payments.

- More employers are adopting higher cost sharing as a way to reduce health care cost increases from renewals, and they're being forced to pass these increases on to their employees by:

- Reducing or eliminating benefits
- Raising deductibles

- But these alternatives are not without consequences. By passing along the cost sharing, the employees can't afford to have a claim; it lowers employee morale, and causes employee productivity to suffer.

## Many of our clients **WERE** with other agents for years.....

### *Why change?*

- Even if they were happy with their agent or just renewed their plan, our clients took a few minutes to hear how our strategy is different, checked our references, and quickly realized that it was time to make a change.

## When was the last time your broker had a **STRATEGY** that:

- ✓ Saved you as the employer money
- ✓ Saved your employees money
- ✓ And added benefits that made them

