



- Employee Benefits/HR Solutions
- Self Employed/Individual Plans
- Major Carriers
- Life/Dental/GAP Benefits

Employee Benefit Solutions

Southern Benefit Group (SBG) is a Southeast owned independent firm that represents all major carriers, and because we are a broker, we bring the health insurance marketplace to you. With our strategic consultative approach and over 20 years of benefits experience, SBG helps our clients offset the rising cost of health insurance by providing benefit solutions that help you attract and retain outstanding employees.

Self-Employed/Sole Proprietor and Individual Plans

Finding an affordable individual health plan and an individual life insurance policy can seem intimidating. Making sure that you have the right healthcare coverage is never simple, and if you are looking for an individual health insurance policy, it can be even harder. Fast, free on-line quotes from Southern Benefit Group (SBG) can help you strategically select a plan that provides you and your family with peace of mind.



Strategic Solutions That Provide Results

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www.mysbgllc.com



*Strategic **Solutions** That Provide Results*

- Employee Benefits/HR Solutions
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strategic solutions that provide results

CONNECTING YOUR HEALTHCARE GOALS TO THE BENEFIT RESOURCES YOU NEED



SBG SOLUTIONS

- MAJOR MEDICAL CARRIER PLANS
- DENTAL
- VISION
- PHARMACY
- LIFE AND AD&D
- SHORT AND LONG TERM DISABILITY
- LONG TERM CARE
- GAP/ACCIDENT/CRITICAL ILLNESS PLANS
- VOLUNTARY BENEFITS
- SHORT TERM MEDICAL PLANS
- EXECUTIVE BENEFITS
- HEALTH SAVINGS ACCOUNTS (HSA)
- FLEXIBLE SPENDING ACCOUNTS (FSA)
- HEALTH REIMBURSEABLE ACCOUNTS (HRA)
- SECTION 125/PRE-TAX PLANS
- ON-LINE BENEFIT PLAN ACCESS/ENROLLMENT
- COBRA ADMINISTRATION
- HR CONSULTATION
- HR POLICIES AND PROCEDURES

Frustrated by another rate increase? Employers Have Options with SBG

You do have options to fight the rising cost of healthcare, and as a business owner, you deserve to know how you can start saving today. Here at Southern Benefit Group, we don't believe the answer to healthcare price hikes is increasing your deductible. As a southeast firm, we know the local market, and we can offer you solutions that **save you money**. GAP, Consumer Driven, HSA, HRA, FSA, High Deductible Benefit Plans, Critical Assistance, and Chamber of Commerce discounts are solutions that are available to you.

Our proposals show you how you can add benefits, eliminate out of pocket deductible cost, provide first dollar benefits, and lower your company cost.

long-term solutions

BENEFITS CONSULTING FOR YOUR LONG-TERM BUSINESS NEEDS

WHAT IS YOUR CURRENT BENEFITS PLAN FOR CONTROLLING LONG TERM COST?

At SBG, we look beyond finding you immediate solutions to help you control cost. We understand that your concerns as a business owner involve saving money not only in the current fiscal year, but in the years to come. We will identify a plan that will control cost as part of your long-term benefits strategy. Plans can also cover your

start saving today

WHY WAIT TO SAVE MONEY?

You do not have to wait for your renewal to begin saving money. To avoid losing any more profits, we encourage you to contact us or visit our website at www.mysbgllc.com today to learn more about how we can help you achieve your healthcare and financial goals.

Self-Employed? Uninsured? On COBRA? Fast, Free Individual Plan On-Line Quotes

Selecting individual health insurance is an important decision, but it doesn't have to be a difficult one. SBG helps make the process quicker and easier by providing the information you need to choose a plan. At www.mysbgllc.com, you receive side-by-side comparisons from major carriers that help you find a plan to suit your health needs and financial situation.

Affordable, flexible, and hassle-free results are what you deserve.

INDIVIDUAL/FAMILY PLAN SOLUTIONS CAN BE AFFORDABLE AND PROVIDE FINANCIAL SECURITY

How would your family be impacted by a catastrophic claim or unexpected tragedy?

Life insurance protects those who depend on your paycheck. If you die prematurely, life insurance provides your dependents with ongoing income to replace yours so they can continue to live



without financial stress. SBG can assist you with obtaining life insurance for the best price by searching multiple carrier options.

Return of Premium Insurance plans reimburse you for your premium payments if you outlive the term of the plan.

REALLY HEALTHY? DON'T VISIT THE DR. THAT OFTEN?

High Deductible HSA plans are for you. Avoid paying a monthly premium that includes Dr. Office co-pays when you do not use often use this benefit. HSA plans help you save money **tax free** that you normally pay for with a copay plan. Let us explain how you can stop adding to the health insurance carrier's profits and start putting money back in your pocket.



SBG CHALLENGE

Southern Benefit Group (SBG) assists with more than just providing quotes from all of the carriers. We invite you to take our challenge to compare our services to your current broker. We provide many services to your company ... **AT NO ADDITIONAL COST**



ON-LINE QUOTE SOLUTIONS

Individual Health Insurance Quote Comparison Tools

The web has made quick and easy comparison shopping a reality. Health insurance customers can take full advantage by comparing health insurance quotes online at our SBG web site. Quote, compare, and buy online to save time and money.



MID YEAR PLAN REVIEW & WORLD CLASS CUSTOMER SERVICE

SBG'S unique career background working for world renowned legendary customer service companies ensures that you will receive quality service that will exceed your expectations.