If your client has 20 or more employee lives, let us show you our innovative cost savings model:

- Customized plan designs that encourage employees to use the providers and services that offer the greatest Return on Investment (ROI)
- ACA compliant value plan designs, to include Min. Value and Min. Essential Coverage Options for employers struggling to afford the Federal Mandates
- Closed RX Formularies (encourages the use of proven, lower cost treatment options)
- Transparency with audit controls to see where your clients’ healthcare dollars are being utilized

As a National Wholesaler, Sawgrass Benefits is a national wholesaler and program manager of medical stop loss programs, specializing in Referenced Based Reimbursement Models.

www.SawgrassBenefits.com
857-636-9755

Richer Benefits

Why Should Your Clients Self-Fund? Because it’s the most practical, sustainable way for employers to avoid costly year-after-year rate increases. It offers an excellent opportunity to control claims cost and avoid expensive Federal Mandates (e.g. Rate Bands). It also offers:

**Predictability:** Similar to a fully insured plan, all costs are known up-front and guaranteed for the benefit year by an A-rated Stop Loss Carriers offering a standard 12/15 and 12/18 Contracts.

**Savings:** Our flagship savings tool is our “Reference Based Reimbursement” model which lowers facility claims cost by 20-30% “beyond” what a traditional PPO offers. For the more conservative employers worried about how change will affect their employees, Traditional Brand Named PPO network solutions are available.

**Risk Sharing:** Interested in being a true partner with your client rather than just another vendor? Consider our Group Health Captive option that allows producers to “share risk” with their clients.

Lower Costs

Customized Self Funded Health Plan Solutions

Sawgrass Benefits

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