



Employee Benefits

Today's employers recognize the vital role benefits packages play in recruiting and retaining the best employees. Yet they also face escalating costs and perhaps shrinking budgets, making it ever more challenging to offer their employees coverage. Employee Benefits is indeed a rapidly changing and complex arena, characterized by rising costs, a multitude of plan options, and legislation that is often fluid and confusing.

What are other employers doing to mitigate costs while continuing to offer a quality benefits program?

How will new laws affect my current benefits program?

Who can help me effectively manage my benefits program so I can focus on running my business?

You have questions—we have solutions. Through careful analysis, our experts will design cost-effective programs to achieve your corporate objectives. The long-term, mutually beneficial relationships we establish with our Clients are based on our ability to deliver long-term, sustainable solutions.

Our Customized Programs are Designed to Help You:

- Manage your Employee Benefits costs
- Improve the productivity of your Human Resources Staff
- Keep your employees up to date through detailed communication
- Increase your employees' satisfaction with their benefits program

How We Do It

Our proven **Alper Formula** addresses the following areas:

$$\begin{array}{cccccc}
 \mathbf{D} & \mathbf{x} & \mathbf{R} & \mathbf{x} & \mathbf{M} & = & \mathbf{P} \\
 \hline
 \text{Plan Design} & & \text{Risk Exposure} & & \text{Marketing} & & \text{Price} \\
 \hline
 \mathbf{10} & \mathbf{x} & \mathbf{5} & \mathbf{x} & \mathbf{2} & = & \mathbf{100}
 \end{array}$$

CASE HISTORY

Challenge

Our Client was concerned about the rising cost of healthcare insurance. Their PPO Legacy Plan carried a \$250 deductible.

Action

We moved the Client over to a HDHP, Tax-Preferred, Consumer-Driven Plan Design.

Results

The following graph projects their total cumulative premium savings over a 5-year period:

	PPO Legacy	HDHP	Total Savings
Year 1	\$1,095,916	\$966,048	\$129,868
Year 2	\$1,238,385	\$1,086,369	\$152,016
Year 3	\$1,399,375	\$1,211,874	\$187,501
Year 4	\$1,581,293	\$1,352,543	\$228,750
Year 5	\$1,786,861	\$1,497,100	\$289,761
Cumulative Savings			\$987,896

***Let the Alper
Million Dollar Idea
Work for You!***

Plan Design

We help our Clients assess their current situation and present available plan options. Working with our extensive provider network, we then investigate and present alternative funding options, including self-funded plans, partially self-funded plans and tax-preferred vehicles, in order to maximize an employer's premium dollars.

Risk Exposure

No solution would be complete without a thorough audit of the direct and indirect costs to which an employer may be exposed. As exposure to risk is identified, we identify which risks can either be mitigated or eliminated, and which risks must be assumed. We then identify the processes and behaviors which must be changed to limit future risk and promote a culture of wellness in the workplace.

Marketing

Many components comprise the total cost of an Employee Benefits' package. Beyond the required premium, a carrier's network, administration, and solvency must also be taken into consideration. At Alper, we closely monitor and manage overall carrier performance on behalf of our Clients.

Price

When we fully employ the Alper formula, properly identify exposure to risk, and fully leverage the strength of our underwriting relationships, we are able to develop solutions which produce sustainable results and reduce the long term cost of insurance.

Proactive Employee Communication

The success of any benefits program depends on effective and proactive employee communication. Our commitment to communication is evident in every spoken word, written document, electronic transmission, group meeting and individual consultation. We are also able to help our employers communicate the value of their benefits program to their staff, creating a more complete view of their compensation package.

For more information on Employee Benefits, please call Yvette Bickcom, Account Executive, at 312.654.4269 or email at YBickcom@AlperServices.com or call Ryan Holst, Account Executive, at 312.654.4260 or email at RHolst@AlperServices.com.

Programs:

- Health Insurance (HMO/PPO/POS)
- Fully-Insured and Self-Funded
- Tax-Preferred Solutions (HRA's, HSA's, FSA's)
- Wellness and Consumer Centric Programs
- Dental Benefits
- Vision Plans
- Life Insurance
- Short and Long Term Disability
- Voluntary Products
- Executive Benefits (Medical Plans, LTD)
- Section 125 Plans
- Employee Surveys

- *Property and Casualty*
- *Early Intervention*
- *Employee Benefits*
- *Personal Insurance*
- *Life & Financial*
- *AuditRate®*