

During the wage freeze era of World War II, the term “fringe benefits” was coined to describe additional compensation that businesses used to attract the best employees. Since then, “fringe benefits” have become expected, even required. In particular, group health insurance has become an integral part of most employee benefit packages and an important part of our financial and physical health.

The Health Insurance Challenge

While group health insurance has provided a valuable service to many employees and their families, over the past few decades the costs have risen to what many consider a breaking point. In fact, since 1980, health insurance costs have risen 500% while incomes have increased only around 30%. Health insurance costs outpaced almost every other economic sector including food, clothing, transportation, and even real-estate.

Health insurance costs have become such a perplexing problem that some believe our only hope is turning to the government for a solution. Others are convinced nothing can be done. Insurance brokers and carriers, though well intentioned, seem to often blame others or provide minimally effective suggestions.

Looking for Help

Companies look to insurance brokers for advice and help when dealing with health care benefits. Most of the best insurance brokers are supported by large organizations and offer excellent, valuable services we have come to rely on. In addition, insurance brokers are there for us when we need help with difficult claim issues.

We should choose brokers that help us control our health insurance costs. Unfortunately, when selecting a broker, we often look to other factors. This is because we have lost hope that they can actually solve the problem. In

many cases we choose our insurance brokers because we know and trust them. Often they have become respected friends. Sometimes we choose brokers because they claim they can negotiate a better premium with carriers. However, rates continue to skyrocket. In addition, to gain our business, some brokers offer add-on services that are valuable, but often not relevant to health insurance.

We Have the Solution

As we look at the problem, we can't help but respectfully exclaim, “This is just nuts.” As a people, we are better than this. We should expect more of ourselves and those who serve us.

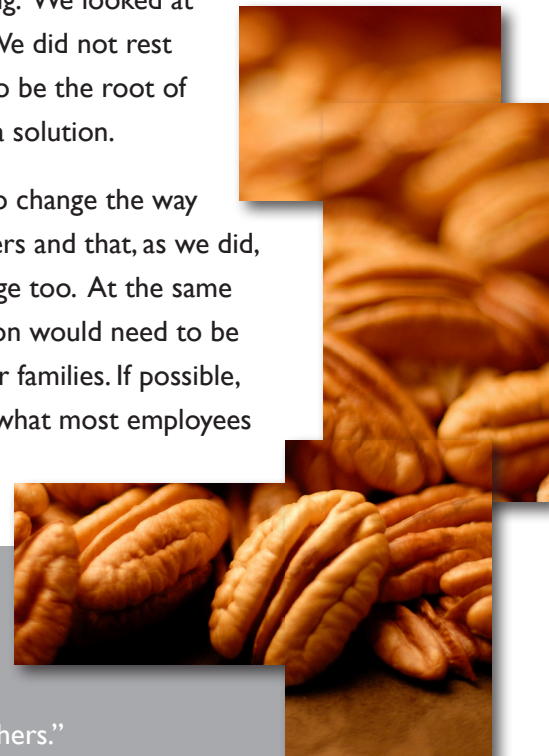
Solving the challenges associated with group health insurance and your success is our passion. We have brought together knowledge and capability not only in the areas of group insurance and actuarial sciences, but also in compensation, human behavior and motivation, organizational psychology, and core business expertise.

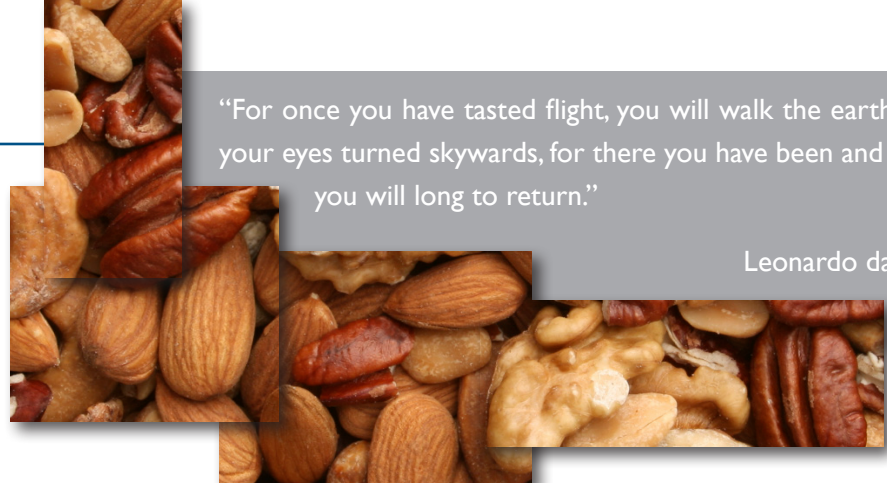
As we explored these areas, we tried to ask the right questions. We looked at models of how we purchase services and support in areas critical to our lives and well-being. We looked at what works and what doesn't. We did not rest until we saw what we believed to be the root of the problem and we developed a solution.

We realized that we needed to change the way we think as health care consumers and that, as we did, utilization and costs would change too. At the same time, we realized that any solution would need to be attractive to employees and their families. If possible, it needs to be even better than what most employees currently have.

“Courage is rightly esteemed the first of human qualities...because it is the quality which guarantees all others.”

Winston Churchill





“For once you have tasted flight, you will walk the earth with your eyes turned skywards, for there you have been and there you will long to return.”

Leonardo da Vinci

Over time, we have tested the solution, developed case studies, implemented it, and observed. And you know what... it works. It isn't easy—far from it. It can initially require more work and effective communication. In fact, it is difficult enough that we caution groups not to “try this at home.” But it works. Some groups can implement it immediately, some need to “migrate” to it. The key is, any group can do something now to move away from the health-benefits breaking point and its tremendous expense.

We offer the same important and valuable services as traditional insurance brokers. In addition, we have decades of proven experience providing the best and most extensive tools and services you need to be successful. We are confident you will be delighted with their quality. Our commitment is to help you and your business become more successful and more fully fulfill your potential.

This is not merely another insurance plan or “creative” approach, it is a methodology that directly addresses the causes of group-health insurance challenges and provides a solution that works in our competitive business environment.

In today's world of buzzwords and unfulfilled promises, we expect you to be skeptical. We would be.

We invite you to give us a chance to present this proven approach and explain how and why it works, and show you our extensive and proven services.

“Every noble work is at first impossible.”

Thomas Carlyle

Let Our Results Speak for Themselves

We are consistently able to give our clients reduced costs and better benefits, while maintaining the same carrier and/or network.

In addition, the true test of any insurance broker is the year-to-year increase in the premium renewal-rate. All of our clients using the solution have begun with a 0%, or better, total cost renewal-rate increase from the prior year. After the first year, our highest renewal-rate increase has been 4.8% in total costs with no change in benefits. In fact, many groups receive a decrease. We've done all this while the local renewal-rate trend has been above 10%.

Examples

Group #1: Company with 80 employees

Before:

- 10.9% renewal rate *increase*
- Lower than average premiums

With the Solution:

- 0.9% renewal rate *decrease* in premiums and total costs to employees and employer
- Better plan benefits (lower out-of-pocket maximum and first dollar payments)

Same Carrier, Same Network, Better Coverage

\$160,000.00 increase in annual compensation to the employees to spend on health care or keep... all built into the 0.9% decrease in total costs.

Group #2: Manufacturing company with 95 employees

Before:

- 15% renewal rate *increase*
- Average premiums

With the Solution:

- 0% renewal rate *increase* in premiums and total costs to employees and employer
- Better plan benefits (lower deductible, out-of-pocket maximum, and first dollar payments)

Same Carrier, Same Network, Better Coverage

\$98,000.00 in increased annual compensation to the employees to spend on health care or keep... all built into the 0% increase in total costs.

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