



# AGGRESSIVE APPROACH TO HEALTHCARE RENEWALS

## THE ISSUE

Three years ago, a mid-sized group prospect came to us tired of seeing double digit increases in their employee health program each year. With 125 employees, they felt their incumbent health care consultant could be doing more to help control costs. In short, they were dissatisfied with the results they were getting and were looking to find a new employee benefits firm.

## OUR SOLUTION

Without knowing a lot about their incumbent broker, we illustrated how our typical approach to controlling health care premiums takes on both a creative and an aggressive approach. We explained that we spend time with the executives at each of our client firms, developing a strategic plan to meet the company's benefit objectives while managing the costs of healthcare through implementation of cost-control strategies. For this particular client, since they already had a high deductible program and an HSA, we recommended increasing the employee deductible and having the company fund the first \$500. We also advised that they change the employee contribution schedule to one based on employee income levels and that they implement a wellness program.



## IMPACT/RESULT

We became the new broker of record for this group and implemented our recommended changes. The ensuing health renewals were nearly flat,

saving the  
company close to  
**\$150,000** each  
year over the  
three-year-period.

Through aggressive marketing and negotiation of their renewal each year, we have also managed to keep the group with the same carrier, minimizing any disruptions from changing health plans.

**To learn more, contact us now at**

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**Our approach is both creative and aggressive, born through strategic discussions with our clients and effective implementation.**