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Big Healthcare Solutions for Big Business

In today's business environment, the right health benefit package gives you a competitive recruiting edge, helping you hire and retain top talent. But how do you find the 'right' package? Employers and employees alike require better value and more flexibility, but they have been getting less. Traditional group insurance is becoming increasingly expensive. Benefits are being cut, unused premiums are lost, and annual premiums are constantly increasing.

There's got to be a better way.

bizflex: a new way of thinking about group benefits

bizflex is the smart new alternative to group insurance. Here's how we solve traditional healthcare problems:

1. We separate pure insurance costs from predictable claims.

The real culprit behind ever-increasing group benefit costs is a rising trend in prescription drugs, dental and vision. Insurance companies routinely mark up these predictable expenses by 30-40%.

By isolating these numerous predictable claims, **bizflex** helps businesses cap the costs of their health benefit plan.

2. We provide user flexibility by covering essentially any health-related expense.

Many genuine healthcare expenses like orthodontics, massage therapy and naturopathic treatments are not covered by traditional group plans, or if covered they fall under limiting restrictions.

BizFlex covers essentially any health-related expense. You choose how to spend the healthcare dollars allocated to each employee.

3. We actually return any unused premiums to the employer or employee for future use.

In traditional group plans, the healthy people wind up subsidizing the unhealthy. That's the premise of group insurance the group is bundled together, with higher use individuals paying the same as lower-use individuals.

bizflex won't penalize you for staying healthy.

In an era of wellness and choice, employees deserve to choose how they spend their own health dollars. If they want designer eyeglasses, that's their choice. And if they don't use all the funds in their account, unused dollars are not wasted, as they would be with a traditional plan. Instead they are rolled over to the next year, letting employees save for higher expenses like dental implants.

We make it easy. We make it affordable.



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Will this work for you?

Step 1: Evaluate your current plan.

What do you like? What is missing? What do you and your employees need?

Step 2: Analyze your group dynamics.

Consider employee ages, classification levels (executive, management, senior employees, new employees, etc.), turnover ratio, executive pool, claims loss ratio, special situations, high claimants, future needs, and trends.

Step 3: Determine your insurance needs.

Choose from insurance building blocks such as life insurance, dependent life insurance, accidental death and dismemberment, long term disability insurance and critical illness insurance.

flexpack allows you to pick and choose from a menu of products, not a one-size-fits-all package. We offer everything you might require and we let you decide exactly what you want.

Step 4: Don't overlook catastrophic coverage.

No one likes to think about a devastating health problem, but the high costs of a serious accident or illness whether at home or abroad can cripple you financially. **bizflex Plus** covers you and your family against these unforeseen events, anywhere, anytime. We think about the unthinkable, so you can enjoy peace of mind.

Step 5: Establish a health benefit budget.

Determine an annual amount for healthcare benefits for each employee, based on classification.

Step 6: Call or e-mail us with any questions you might have.

1-888-214-3211 - inquiries@avpbizflex.com

The Bottom Line

1. Health benefit costs are fixed. Our 'no surprises' policy puts cost-control back into an employer's hands.
2. Employees have increased flexibility as to how they manage their health benefit dollars. They can roll over unused funds for the following year.
3. Our clients save 20-30% per year over traditional healthcare plans. The result is extra funds to finance growth, update technology, or wherever your company might need them for business success.

Discover a new way to save money and enjoy truly flexible health insurance. Discover the BizFlex way.