



Decrease Your Group Health Costs 30% This Year!

Healthcare costs are front page news seemingly every day. Premiums increase. Coverage changes. Employers constantly face tough choices. Employees are being asked to carry more and more of the load. Politicians debate over what to do about lowering costs and maintaining quality coverage.

Wouldn't it be great to take control of your group health insurance costs and coverage? With Chamber Benefit Administration (CBA), a division of IIS Benefit Administrators, that's exactly what you can do.

The Scottsdale Chamber has a new group health insurance plan that will result in significant dollar savings for many business and nonprofit members. It uses a proven and established concept called Health Reimbursement Accounts. The plan will provide average savings of about \$1,000 per employee per year. Designed by the Chamber Benefit Administration, the program is now available to Scottsdale Chamber members with ten or more employees.

A Track Record of Success

High-deductible health plans are proven to significantly reduce premium dollar expenditures. "Everyone has deductibles on auto and home insurance because insuring first dollar is prohibitively expensive," says Amy Shuckhart of Amalyn Consulting. "It is the same for an employer and their group health insurance. Premiums can be up to 50 percent less going from a \$500 or \$1,000 deductible to a \$5,000 or greater deductible."

Just as everyone self-insures the first dollars on auto and home, with this plan the employer self-insures the underlying medical expenses. "However, with health insurance," says Paul Breslau of Breslau Insurance, "Section 105 of the federal tax codes favors this process by allowing Health Reimbursement Accounts." With dollars that are tax deductible, the employer custom designs coverage for part of the underlying medical expenses. The employee subsequently receives these benefits without tax obligation.

Significant Savings

The savings are usually very significant. Premium illustrations show the expected savings as well as the range of scenarios on every proposal. "Using industry-accepted assumed claim estimates, an accurate picture of the annual savings is provided," says Mark Dennis of Chamber Benefit Administration. "Also provided is the best case as well as the worst case scenarios. The bottom line is a high probability that employers enjoy significant savings while employees maintain excellent health care coverage."

Sustainability is the Key

The Chamber plan is designed to be sustainable over time. The ability to use several different companies for the insured portion of the plan (Aetna, Assurant, and Health Net) is how sustainability is secured. Each participating employer group is underwritten following fundamental principles. IIS Benefit Administrators is the third-party administrator that coordinates the claim processing and reporting in a highly automated and efficient manner. In fact, any properly licensed health insurance agent who is a Scottsdale Area Chamber member can market the plan. The chamber receives a small marketing allowance for their promotion of the plan. All of these combine to make it sustainable over time.

Start Saving Now!

Don't continue to mail your exorbitant premiums to the health insurance company with little feedback on when and how the money is used. Contact the Scottsdale Area Chamber of Commerce or CBA's local designated benefit advisors to learn about how to get a free evaluation to help you start saving now!

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