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## Introducing: The Employer Directed Health Insurance Plan

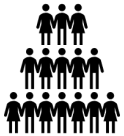
Over the years and despite the efforts of the insurance companies, association members and their employees continue to experience unsustainable health premium increases combined with little to no access to claims information.

Our program is designed for small, mid-size & large employers. For large employers who want to be self funded, we offer a variety of stop loss options, aggregate accommodations, and value added benefits that allow employers to truly customize their **Self-Funded Employer Directed Health Plan** in order to recruit and retain the best qualified among us.

We understand the premium increases and lack of plan customization that small to medium sized employers face. We are excited to introduce a solution designed to provide the network coverage and ease of administration of a fully insured plan with the savings and unique solutions that self-funding delivers: **Level-Funded Employer Directed Health Plan**.

Through our program VSAE members are able to lock arms with the VSAE and dozens of other associations creating un-matched leverage in the marketplace and volume based discounts otherwise not available.

## Plan Features:



Supply vs Demand is one of the most elemental concepts in business and we all know that in purchasing volume drives discounts. One of the differentiators of our plan is the collective volume of employees within the VSAE and it's multiple member organizations. This leverage allows us to achieve volume based discounts normally only enjoyed by large National and Multi-National Corporations.



Technology has changed every aspect of our personal and professional lives yet many employers are forced to waste time, money and other resources without any of the tools and assistance that is needed in order to reduce cost and ease administrative expense. Our plan includes unparalleled technological partners specifically chosen to address this disparity.



With our program we put employers back in control and provide a solution that lends long term cost stabilization, preserves benefits and equips both employer and advisor alike with actionable data to design and drive a benefits strategy. Our plan provides 100% transparency on all administrative fees, claims & charges.



Our Plan is an E.R.I.S.A. based plan and therefore ALL plan assets remain under control of the employer. Your premiums are controlled by you and retained in your trust account not held by the insurance company. At the end of your plan's claims run out period 100% of all unused expected claims dollars are returned to the employer, not a reduced percentage and not under the condition of renewing with the plan.

# Taking Back Control



The new VSAE Employer Directed Health Insurance Plan offers favorable pricing, special underwriting provisions, aggregate accommodation, waiver of aggregate minimums, extended runout coverage, and the opportunity to receive a refund at the end of the plan year for unused premium dollars earmarked for paying claims. These are just some of the favorable features not always available to small and mid-size employers.

AP Group and BeneFinder, two industry recognized leaders in employee benefits and other insurance services, have over 50 years of experience in working with small, medium, and large employers. Monty Dise, president of AP Group, and Lee Biedrycki, president of BeneFinder, formed a partnership in order to create a better Healthcare solution for their clients. Having the endorsement of many associations, including the Virginia Society of Association Executives (VSAE) has provided this team a unique perspective into the Healthcare needs of thousands of insureds and provided the numbers needed to have leverage in the Healthcare marketplace, that no one association, or employer has.

Frustrated by the lack of meaningful options for their customers, this team has dedicated nearly three years of market research and due diligence in forming partnerships with some of the best and brightest experts in the nation, which has enabled the creation of a Health Plan Consortium that is unique in nature.



**FULLY INSURED  
PROBLEM**



**SELF-LEVEL  
FUNDED SOLUTIONS**

**RISING PREMIUMS**



**COST STABILIZATION & CONTROL**

**LACK OF CLAIMS DATA**



**FULLY TRANSPARENCY**

**SHORT - TERM APPROACH  
(12 MONTHS)**



**LONG - TERM VALUE**

**INSURER RETAINS UNUSED  
CLAIMS DOLLARS**



**EMPLOYER RETAINS UNUSED  
CLAIMS DOLLARS**



ASSET PROTECTION GROUP, INC.  
INSURING YOUR FUTURE

