

EMPLOYER AGGREGATE PROTECTOR

YOUR **BLUEPRINT** FOR HEALTHCARE SUCCESS

*Over **20%** Average Client Savings*

***95%** Retention Rate*

We start with a Fully-Insured High Deductible Health Plan and combine it with a self-funded plan that includes stop loss coverage. The self-funded plan pays at the company's current deductible and benefit level. The stop loss coverage protects the company from excessive claims up to the high deductible, then the fully-insured plan pays at 100% after the deductible and out of pocket are met.

BENEFITS:

- Company saves an average of over 20%
- Stop loss protects claims under the high deductible
- Employees keep the same benefits or better
- After fully-insured out of pocket is met, claims are covered at 100%

Please Contact:

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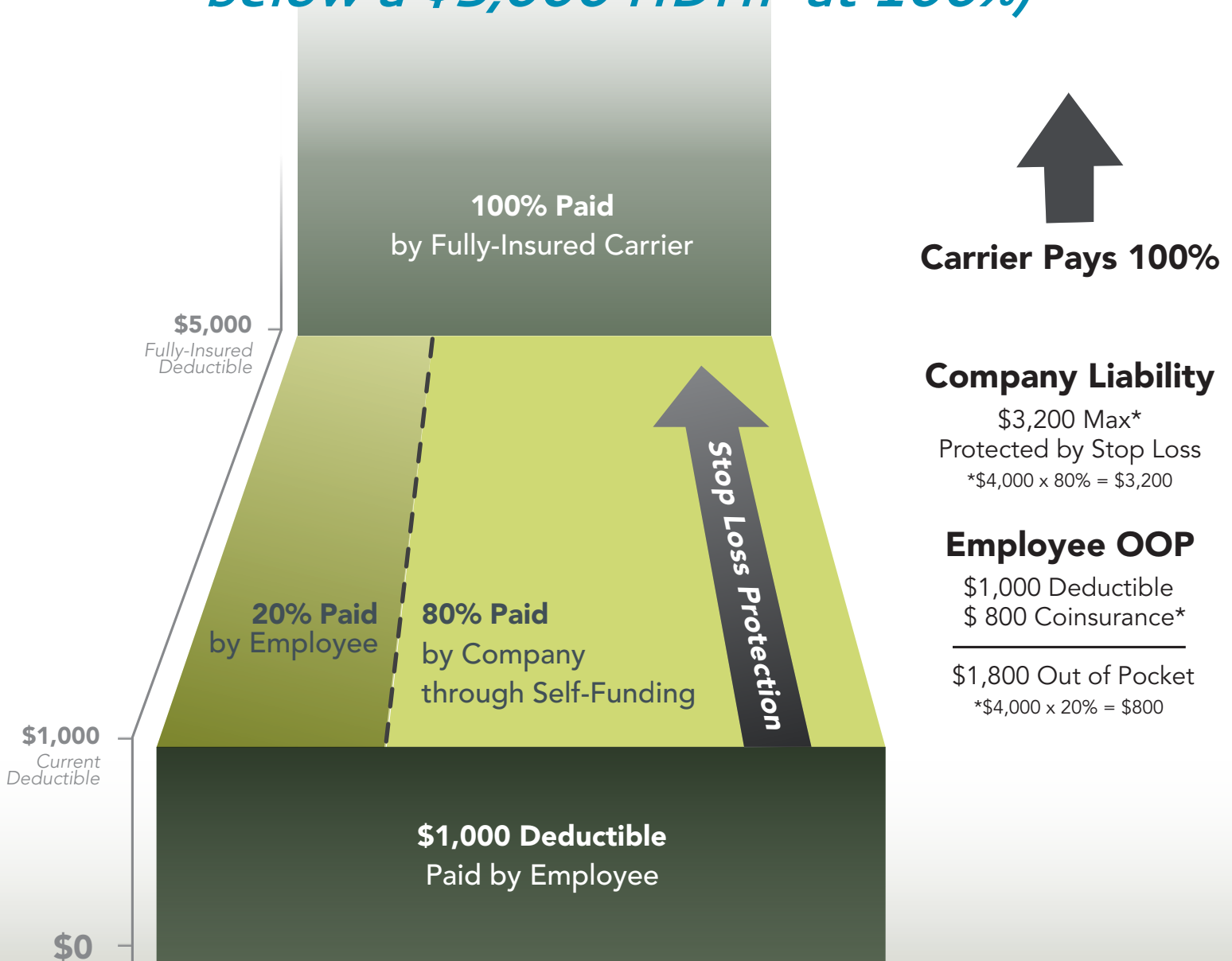


HEALTH COST
SOLUTIONS



EMPLOYER AGGREGATE PROTECTOR DRAWING TABLE

*(Based on a \$1,000 Deductible 80% Plan
below a \$5,000 HDHP at 100%)*



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