

Group Benefits

Group benefits that are provided through an employer become a major component of almost everyone's financial security. Employers rank the challenge of controlling healthcare benefits as one of their most serious financial considerations.

Excellent benefits at a competitive price

- Clarification of benefit goals and objectives
- Industry related benefit comparison
- Negotiate Benefit rates

Analysis and design of plan

- Evaluate benefits offered
- Deductible
- Co-Insurance
- Office visit co-pays
- Prescription benefits
- Network vs. Non-network steerage
- Cost of plan
- Evaluate funding methods, fully insured vs. partially self funded
- Analysis of claims experience and ongoing claims vs. shock claims
- Present overview of above data collected.

Implementation of Plan

- Negotiate final rates from all carriers.
- Review options with employer for final decision
- Conduct all employees meetings including all open enrollment meetings

Client Services

- Assignment of a Sigma II Account Manager for service inquiries including billing, claims, and enrollment issues.
- Account Manager will assist with newly implemented plans.
- HSA's and HRA's education including current tax laws and legislation.

Renewal of Plan

Sigma II will always work diligently with your current carrier to receive the lowest rates available during the renewal process. We will do this by aggressively shopping the group, attempting to get the incumbent carrier to match the lowest rates provided. However if the incumbent carrier is not willing to match the lowest rate, Sigma II as your broker, will recommend that your company change to a different carrier.