

11 Reasons

Smart Brokers Offer Clients the Defend Plans

1. Refund Opportunity:

With fully-insured plans, insurance companies keep the savings when claims are less than expected. With self-funding, employers do. Stop-loss coverage steps in if claims exceed expectations. Heads your clients win. Tails they don't lose.

2. Refund Assisters®:

Other self-funded programs offer claims surplus refunds. Our wellness, expense review, and telemedicine programs help deliver them.

3. 100% of Refund:

Employers receive 100% of their claims refund. We don't impose deferred fees or renewal requirements like others do.

4. Safe:

Clients enjoy the security of Best-rated "A" (Superior) stop-loss carriers and outstanding administrative services from Acuity Group

5. Simple:

We make things easy with nine PPO plans (with Referenced Based Pricing options if you're so inclined) and one contract period. Think of us as self-funding with training wheels.

6. Broad Network:

Nationwide network features thousands of hospitals and hundreds-of-thousands of physicians.

7. Multi-State Friendly:

For clients who want to offer the same coverage to all employees nationwide.

8. Sold Everywhere:

Well, everywhere in the United States; except to companies based in New York and DC. Sorry and no. Nothing personal.

9. Great Commissions:

You'll earn 5% of the premium equivalent (everything except commissions) on new and renewing business.

10. Affordable Rates:

Our underwriter works with you to find the right solution for your clients. And you can reduce rates even more with the Defend Plans' Referenced Based Pricing option.

11. Online Enrollment:

Employees can save time and hassle by completing their enrollment forms online in most cases.



The Defend Plans

Safe and Simple,
Fixed-Cost Self-Funded Medical Coverage
with Refund Assisters®

Learn more at www.DefendPlans.Info