

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