

# 11 Reasons

## Smart Brokers Offer Clients The Secure 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 Group Resources, Inc.

### 5. Simple:

We make things easy with eight PPO plans, one national network, and one contract period. Think of us as self-funding with training wheels.

### 6. Broad Network:

Cigna's 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 Secure Plans' Reference Based Pricing option.

### 11. Online Enrollment:

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

### Bonus. Interested in RBP Arrangements?

Reference Based Pricing can deliver huge savings to your clients. The Secure Plan offers this option.



## The Secure Plans

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

Learn more at [www.SecurePlans.Info](http://www.SecurePlans.Info)