



Have you ever wondered why the insurance company gets to keep excess premiums from you when you know your company has had low claims?

Are you tired of the same options for your employees Health insurance every year?

Are you looking for some new ideas on how to handle the cost of your company's healthcare?

If so, we have a new innovative option for you. This option is fast becoming a replacement for the traditional old Insurance plans and works down to employer groups of 5. This option is better for employers for these reasons:

- Receive cash back at year end for low claims
- 100% transparency in all your employee healthcare costs
- Inspire your employees to take better control of their healthcare
- Avoid Healthcare Reform fees and taxes
- Avoid having to help an insurance company make a profit
- Access Physicians from a National PPO network

If your current broker is only bringing the same old options from the same old companies, now is the time to investigate another way. I have been in the industry for over 25 years and I have not seen a product that has this much potential for our clients. We are confident that once you do too, you will be ready to see

what it can do for your company and your employees. See what some of our clients have to say:

Bill had suggested self-insurance to me several times. I was reluctant to explore it because I believed there would be unmitigated risk. Then I got frustrated last year with our insurance company due to poor service, increased insurance premiums, and reduced benefits, and I decided to explore self-insurance. Once you understand the concept, it is a no-brainer. In short, self-insurance premiums are less; the benefits are more; the service is better than that of Anthem, Aetna or United Healthcare; and there may be a refund check at year end.

–Carolyn S, Radiance Salon

Approximately a year and a half ago Bill Schmidt approached us with an innovative method of operating a health benefits program for our employees which combined the purchasing power of a consortium, the billing scrutiny of a private buyer, and the value of some self-insurance, with back-stop insurance in case of catastrophes. It's been an unqualified success for us. We saved more than 25% over conventional insurance, the customer service has been excellent, and we've had no complaints from employees over the quality of coverage.

–Simon T., Healthy Buildings Intl.

... this year we received a favorable renewal, but we decided to try the Self-Funding route and we were able to save off that renewal. Plus, with the potential money left in the claims fund at year end, the savings could be bigger.

–Steve B, Bowman's Plumbing, Heating and Air Conditioning

I have the experience to help you cut your cost. I will contact you early next week to discuss your business needs. In the mean-time, should you require immediate assistance, please feel free to contact me.

Bill Schmidt, Self Insured Specialist

Chair, Loudoun Free Clinic

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