



# **5** THE KEY

We know that the health and well-being of your staff is a top priority to you and to your business. The connection between wellness, employee engagement and financial success is well-documented and has resulted in the demand for new innovative benefit strategies.



SafetyNet Insurance Group takes a customized approach to your needs. Every business is different and we work with you to tailor a benefits package that fits your business goals & objectives; with a strong focus on growth & retention, while strategically maximizing taxsavings & other incentives. This appraoch results in packages that are richer in benefits for your staff, while lowering costs for you! Click on the brochure to see how Uncle Sam rewards you for offering group benefits!

#### SEE INCENTIVES!



ALWAYS check with your Tax-Advisor about what might be best for your business. IRS rules & regulations are subject to change without notice. The views & information provided in this document do not necessarily reflect the opinion of any carrier or US Government Entity. It's always best to conduct your own research before forming an opinion or making a purchase.



## **GROUP BENEFITS**

**SafetyNet Insurance Group** has relationships with over 50 trusted insurance partners. PLUS we work with several regional carriers who can often deliver BIG savings!

We offer a robust, flexible portfolio that includes both traditional benefits and supplemental health insurance products.

#### TRADITIONAL INSURANCE INCLUDES

- Health
- Dental
- Vision
- Life
- Disability

#### SUPPLEMENTAL INSURANCE INCLUDES

- Accident
- Cancer
- Critical Illness
- Health Matching Account









Humana.



oscar







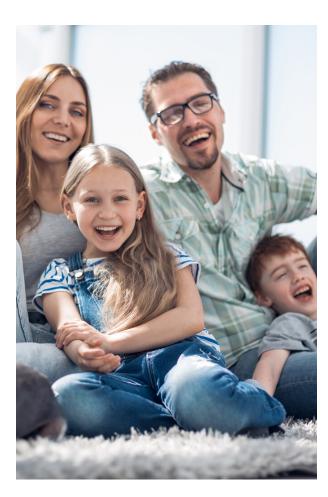
# HEALTH INSURANCE

Offering health insurance as an employee benefit is one of the **simplest** but most effective steps you can take to reward and attract talent. Health benefits can also deliver a range of benefits, such as increasing productivity, boosting morale, and helping shape a positive company culture. There's a wide range of coverage options available but, generally, group health benefits will come in the form of:

- Major Medical
- Short Term Medical
- Health Sharing Plans
- Catastrophic Coverage
- Limited Benefit Indemnity

# **DENTAL & VISION**

Oral & eye care are a very important part of your employee's over-all health and wellbeing. Many health issues can be uncovered and prevented with annual exams.







## LIFE INSURANCE

Covers employees who otherwise would not be able to afford individual life insurance or wouldn't qualify for coverage. Group rates offer cost savings for employee's as well.



Provides coverage for employee's who are unable to work due to a disability.

Coverage replaces lost income and wages for a limited period of time with a maximum income benefit.



Want to offer some perks but traditional health too costly? Offer a Medical RX Discount Plan and get 15% – 80% savings on prescriptions, doctor visits, labs PLUS get free teladoc!









Voluntary Insurance Coverage (also called voluntary benefits) is optional insurance offered in addition to medical coverage. Employees can choose from a number of insurance products to complement their coverage and to help achieve a greater degree of financial stability. The plans may be 100% paid for by employees or their cost can be shared with the employer.



Voluntary benefits can help fill the gaps in employees' insurance, giving greater protection to their health and income. Employees feel very positive about voluntary benefits chosen by their employers. They see it as an endorsement, believe they're getting affordable group rates, and appreciate the convenience of being able to enroll at work and pay through payroll deductions. Employers appreciate that this makes for happier, more loyal employees and that these benefits can be offered with little or no impact to their benefits budget.





Designed to help cover deductible gaps and daily living expenses with a cash benefit for unexpected injuries.



Provides a lump-sum cash benefit you can use as you see fit upon diagnosis of qualifying cancer.



# CRITICAL ILLNESS

Provides a lump-sum cash benefit to help cover expenses associated with a qualifying serious illness. This allows the member and their family to focus on recovery and not finances.









## # HEALTH MATCHING

The ultimate medical benefit savings account available and will help your employee's both save money on their out-ofpocket medical expenses AND increase their primary health insurance plan deductibles to save up to 40% or more on their monthly premiums over time! This is because the HMA awards its owners up to \$2 in medical benefits or more for every \$1 contributed into their HMA account. Watch the video (here) to see how it works!



## FUNDING OPTIONS

- **Fully Funded**
- **Level Funded**
- Self Funded

Learn more about your funding options here!



# WE ARE YOUR PARTNER ON THIS EVER-CHANGING HEALTHCARE JOURNEY

- Client needs assessment.
- Customized health plans that meet your needs & budget.
- Quote comparison from multiple "A Rated" carriers.
- The most advanced technology allowing for EZ enrollments.
- Professional proposal & recommendation.
- Marketplace (SHOP) account set up & on-going support.
- Claims assistance.
- Annual re-assessment of needs & reenrollment.
- Available to clients 6 days a week through phone, email, text & chat.
- On-going account guidance & support.
- ALL SERVICES ARE FREE!



respond to alerts & carrier requests and we assist with claims issues. PLUS we can handle most of your paperwork for you! Did we mention this service is FREE?

# RESOURCES \_\_\_\_



## A WORLD OF INFORMATION AT YOUR FINGER TIPS!

- Carrier Web Portal allows for EZ enrollments - dis-enrollments, payments, account changes, claims review and MUCH MORF!
- Licensed & certified broker with over 15 years of experience.
- The SafetyNet website is PACKED with relevant article's & helpful information.
- Social Media business pages so you can stay in the loop.
- "The Family Health Journal" Blog page, where you can find news, educational material AND my professional advice & opinions.
- "The Scoop" E-Magazine filled with important updates & alerts.
- Email blasts with urgent updates.



SafetyNet Insurance Group will provide you with everything you need to stay ahead of the health insurance curve and put YOU BACK IN CONTROL of your healthcare! From birth through Medicare, we are with you EVERY STEP OF THE WAY.



#### **HELP & SUPPORT AVAILABLE** 6 DAYS-PER-WEEK

We are available to our clients Monday -Saturday by phone, chat, email & text.

#### **LIVE CHAT NOW**

Office: 866,758,7229

Mobile: 520.272.5950

Fax: 520.844.8355

Email: tracy@snibrokers.com

Website: www.snibrokers.com

#### **Office Hours**

Mon - Fri 9:00 AM - 6:00 PM (MST)

Sat - By Appointment Only

Sun - Closed

You can also contact your insurance carrier for assistance by locating the "member services" phone number on your ID card (look on the back).



Blank Employer Census Form (fill out and email or fax back)

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