



Emily Harding, Principal of Health Plan Specialists has been helping business owners "get a better health insurance value" for over 15 years. Additionally, her experience co-founding the state association and directing legislative affairs for the Rhode Island Association of Health Underwriters(RIAHU) and subsequent knowledge of how state laws and regulations affect rates and availability of health insurance alternatives bring added value to clients. She is considered an expert on Rhode Island's healthcare crisis on which she continues to volunteer time working with state government officials, key legislators and national healthcare policy experts to establish and lobby to implement reforms proven to work in the majority of states in the United States to bring carriers back to Rhode Island and improve Rhode Island's health insurance market by creating a competitive market with wider choices of carriers and plans to choose from at more affordable rates. For more on (RIAHU) and the RI healthcare crisis, visit [www.riahu.org](http://www.riahu.org)

Health Insurance Products and Strategies for Small Businesses in Massachusetts, Connecticut and Rhode Island that MAXIMIZE your coverage and minimize your costs.....

*..... for a much better value!*

"I feel a little like it's Christmas. You just saved us a lot of money! At first I thought it was too good to be true but I checked it out and it's not"

J. Lavallee, J.P's Restaurant, Holyoke, MA

"You just saved me thousands of dollars! I'd like to know why my other agent didn't show me this...."

J. Faella, Cala Fruit Distributors Inc.,  
Pawtucket, RI

## Who Uses Health Plan Specialists?

➤ Business owners with up to 50 employees who want the best small group health insurance value available

➤ Business Owners who finally want to discover all their worthwhile options-- **not just the advertised ones**

➤ Business owners open to learning about and using little known plan design and tax saving strategies based on IRS codes widely used among large group employers that will enable them to provide rich employee benefit packages at bargain basement prices

Savvy business owners know that old methods of choosing a health plan by simply selecting the lowest office visit co-pay for the lowest price no longer provides the comprehensive affordable coverage it used to. These astute clients quickly discover through Health Plan Specialists that proven methods and strategies, to keep healthcare costs under control, used by big companies

can also help small businesses. By implementing these specially adapted methods and strategies, small business owners, through Health Plan Specialists, can provide the same or better level of health benefits to their employees for generally between 25% and 75% premium savings per year based on current costs.

## Products & Services:

Group health insurance products from leading A-rated national carriers including:

- ✓ PPO Plans with NO Primary Care Physician Requirements; ability to use any doctor anywhere
- ✓ Traditional Plans with office visit, Rx, E.R. and other Co-pays
- ✓ Deductible and Coinsurance Plans
- ✓ Catastrophic Plans
- ✓ Health Savings Account (HSA) Plans
- ✓ Short-term Medical Plans for part-time, temporary or ineligible employees
- ✓ Foreign Travel Medical for 2-weeks to 2 years
- ✓ Long-term Care, Life, Dental, Vision & Supplemental Insurance plans

## In Addition:

- Section 105 Plans for married self-employed business owners who qualify
- Health Reimbursement Arrangements (HRA's)
- FREE Section 125 Plans for those who qualify
- **ON-LINE SERVICES** at our website at:  
[www.healthplanspecialists.com](http://www.healthplanspecialists.com)  
including convenient instant short-term medical and travel medical quotes and applications 24 hours/day
- Complete needs analysis and cost benefit analysis based on your census and use of current plan.

## Why Use Health Plan Specialists?

We provide a better value, like nobody else -- and **we prove it**. There are plenty of insurance agencies who may "provide group health insurance as a service" to their clients but none that we know of also strive to procure the best health insurance value for their clients. (We help too many businesses save too much money for this not to be true.) If you are typical, you'll end up getting the healthcare services you need and want for yourself and your employees paid for

with thousands, ten's of thousands even hundreds of thousands of dollars (depending on the number of covered employees you have) in premiums saved at the end of the year!

## The Process....

- 1) First shop our competition and contact us when you think you have a "good" quote
- 2) Be ready to
  - a. provide details of that quote including plan description and rate info
  - b. provide a current census of your "covered" employees and a summary of the group's health history
  - c. provide your current plan description, premiums you pay, anniversary date, **contact info including private phone extension, home phone or cell phone number of the business owner(s) or principal(s) (or controller if more than 25 covered employees)** .
  - e. provide any additional contact info of those you want us to work with.
- 3) We'll procure quotes of sensible plans from quality carriers you may have overlooked; perform a cost benefit analysis of your current plan as contrasted with the proposed plan and make alternate recommendations as well. We'll keep you updated throughout the process by e-mail and telephone. Within days you'll know what kind of savings you can expect.
- 4) We'll assist with the application process to help make sure you get the coverage we recommend.
- 5) We'll help with questions or concerns you have after you are approved to ensure you continue to have the best quality coverage for the best price over the years.

## For further details and answers to questions....

Please visit our website at

[www.healthplanspecialists.com](http://www.healthplanspecialists.com)

Or call us at

**Tel. 401-848-7708**

and we'd be happy to return your call !