



SBG

Sax Benefits Group, Inc.





Sax Benefits Group, Inc. Services:

- Over 30 Years of Self Funded Group Benefits Expertise
- Consulting and Brokerage Services for Employer Plans
- Wellness Consulting and Employee Communications
- Underwriting, Rx Strategies, COBRA and Retiree Billing

Gain from SBG's Years of Knowledge in Self-Funded Group Benefits Expertise

SBG is especially known for its self-funded employee benefit plan consulting and management. Tom Sax and Pat DuFaux have spent over 30 years in the self-insurance administration, consulting and account management industry.

As a leader in consulting the self-funded insurance industry, SBG has extensive experience with numerous cost containing vendors and is able to utilize this knowledge, understanding of vendors and vendor contacts to provide our clients with best practice information on all aspects of cost containment, claim reduction and wellness initiatives.

Sax Benefits Group can help our clients get the most from their self-funded medical plan. We have expertise in the following cost of containment areas:

**Out-of-Network Discounting
Fraud Detection
Data Warehousing
Predictive Modeling
Rx Strategies
Wellness Initiatives**

Quality Cost Containment, Utilization, Consulting & Brokerage Strategies for today's Marketplace!

Consulting & Brokerage Services

While the experience in the fully-insured and self-funded insurance market is the key resource SBG provides, SBG also utilizes multiple industry research sources, surveys and extensive experience with a wide array of related vendors providing services to the self-insured market.

SBG has reviewed numerous benchmarking reports and has put together a custom template which utilizes the best practices of the industry to give concise benchmarking information on all aspects of the entire program of employee benefits offered by our clients. Detailed benchmarking report samples can be furnished on request.

SBG subscribes to Watson Wyatt Survey of Employee Benefit Costs and Practices, CCH / Spencer's Research Reports, The Kaiser Family Foundation Annual Survey of Employee Benefits and numerous other surveys published by Segal and Company, Mercer, etc.

SBG's role as a self-funded medical & dental employee benefits consultant is to bring together data and information from numerous vendors into concise reports available to our clients. Our data connectivity includes data and reporting interface with primary vendors including third party payors, PBM, medical management firms and other vendors utilized by our clients. We have developed our own proprietary set of custom templates for various reports and surveys.

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BROKERAGE SERVICES

SBG applies the same experience and knowledge of the Self-funded market to fully insured medical and dental coverages. At the same time we manage all ancillary lines of coverage including Life, AD&D, Vision, LTD and voluntary products. This includes review of carrier performance, marketing coverages when appropriate and annual review of all renewals insuring our clients receives the most competitive pricing.

SBG makes sure each client receives the most up to date plan design and medical management services offered by each carrier. We also keep our clients apprised of all regulatory and legislative changes affecting each client's benefit programs.

CONSULTING SERVICES

Health Plan Design - including Consumer Driven Health Plans (CDHP) / HRA / HAS.

Wellness Initiatives - Health Risk Assessments, On-Site Biometrics, Healthy Lifestyle Coaching, Smoking Cessation, Disease / Behavioral Management & Weight Loss.

Regulatory Compliance - Federal compliance, legislative and legal updates.

Vendor Management - assist with the selection of vendors for various employee benefit plans, including assistance with negotiating contracts, services and agreements.

Quarterly Reviews - review plan and vendor performance and statistics.

Strategic Planning - in depth client needs analysis and employee benefit structure planning.

Benchmarking - compare plan costs / design to national trends and other regional employers.

Employee Communication - assistance with employee benefit meetings and handouts.

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**Self Funded Group
Benefits Experts**



For more info contact:

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Expertise, Personal Service & Value

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