

# Tevis Insurance Solutions Is Offering a **FREE** Risk Audit

## **IS YOUR BENEFITS PLAN FULLY-INSURED?**

### ***If so, ask yourself these Questions:***

- Are you being subsidized by your insurance carriers or *are you subsidizing them by over-spending on premiums?*
- How could you know the answer? Most businesses are kept in the dark by carriers regarding their claims history and as a result, have little or no control over benefits planning and expense.
- Would a **RISK AUDIT** performed **AT NO COST** help you better understand your employee benefit needs and allow you to plan accordingly?

### **WHAT RISK FACTORS CAN TEACH US ABOUT BENEFITS PLANNING**

- Assessing Overall Risk enables a business to compare itself to the general market, which answers the question about who's being subsidized – the customer or the carrier.
- Risk Factors Will Determine the Best Plan Design because *Benefits Plans based on Employee Needs are the most cost-effective.*
  - *No premium dollars are spent on unused or unneeded benefits.*
  - *Knowing your Risk will help you implement meaningful Wellness initiatives.*
- Your **Risk Audit** will indicate the expected annual claims, showing your business *what your premiums should be.*
  - *Saving thousands per-employee per-year*
  - *Taking the risk out of Self-insured plans*

### **USING OUR PROPRIETARY BUSINESS ANALYTICS TOOLS, TEVIS WILL:**

- Examine Employee Demographics
- Look at Claims Data
- Use Employee Health Surveys
- Use Underwriting Questionnaires
- Issue a Complete Risk Audit Report with our Recommendations

**Take advantage of this Limited Offer\* and use this Powerful Tool to Start Controlling your Present and Future Benefits Expense TODAY.**

### **How you can receive your FREE RISK AUDIT from Tevis Insurance Solutions:**

Visit our Contact US page to fill out our contact form and say, "I want a **FREE Risk Audit**" in the message section. Visit us on the web at [www.tevisins.com](http://www.tevisins.com) or call us Toll Free @

**877-838-4779**

Whether you renewed in January or you're six months away...we can show how to save on healthcare benefits costs now.

*\*offer good through 1<sup>st</sup> quarter 2012 – for employee groups of 20 lives or more.*