

Increase Savings without Giving Up Benefits

THE CHALLENGE

How do you decrease costs without sacrificing employee benefits? That's the question that two employers had when they approached 90 Degree Benefits in search of an out-of-the-box strategy.

THE SOLUTION

Our GAP90 solution seamlessly combines with an existing major medical plan to increase savings while maintaining or IMPROVING the current benefits. With GAP90 you can:

- Save up to 10% - 20% on your total premium costs.
- Offer an alternative to an HRA, with additional benefits.
- Tailor plan designs to meet your specific needs.
- Integrates with any major medical plan including fully insured, level-funded, or self-funded plans.

COMPANY A:	COMPANY B:
<p>A construction company with 87 enrolled in a fully insured plan.</p> <p>Implemented a level-funded plan and integrated our GAP90 solution. The group was able to <u>lower</u> their deductible AND out of pocket max while decreasing their total plan costs!</p>	<p>An oil company with 54 enrolled in a fully insured plan</p> <p>Added our GAP90 solution to their current fully insured plan to <u>lower</u> their deductible AND save 15% off their total premium costs!</p>
<p>TOTAL SAVINGS: \$152,830</p>	<p>TOTAL SAVINGS: \$69,845</p>

GAP90 is a fully insured product, guaranteed issue and utilizes census only underwriting.

Contact us today to see how much you can save!

If you're ready to learn more about our GAP90 plans, contact Tyler Fletcher at Tyler.Fletcher@90degreebenefits.com or 678.258.8282.