

# Real World Case Studies of Bottom-Line Benefits

EXPERIENCE

**Corporate Synergies** provides its clients with comprehensive expertise in plan design because we're not brokers. We're business people and HR professionals who know insurance, benefits and administration.

## Companies with 500 or more Employees

**20%**  
SAVED

*We cut last year's premiums for Corporate AND improved benefits for employees*

Stoploss Coverage

### Employer Challenge

Client faced a 29% stoploss premium increase.

### Background

- Client had a self-insured medical plan
- The cost of stoploss coverage for catastrophic health claims negated much of the financial advantage of having a self-insured plan rather than going fully insured
- Client faced the possibility of either cutting existing benefits or switching to a fully insured plan with a scaled-down plan design

### How Corporate Synergies Responded

- Reviewed carrier bills to make sure client's existing stoploss coverage and claims processing services suited its current needs
- Analyzed claims history to establish the fact client's plan was at lower-than-average risk for catastrophic claims
- Re-negotiated stoploss coverage with existing carrier

### Results

- Client was able to retain existing coverage with no benefits cuts
- Reduced the cost of stoploss coverage by 20% for the next plan year
- Client achieved an immediate one-year savings of \$305,000

CLIENT SAVINGS

**\$305,000**

The client achieved a one-year savings of \$305,000.

**Contact us at 1.866.CSG.1719  
and start saving today!**



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