

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

36%
SAVED

*We turned a 43% premium
increases into a \$109,000 savings*

Medical Plan

Employer Challenge

Firm was hit with a pair of staggering renewal increases.

Background

- The client was originally with an old-school HMO plan
- It had a batch of high medical claims the previous plan year
- It was quoted a 43% renewal increase

How Corporate Synergies Responded

- Before taking plan out to market, we examined the claims from the previous year, as well as those from the two prior plan years. We discovered the bad claim year was an anomaly and used that information to client's advantage
- Took plan out to market and negotiated a significant decrease through new carrier
- With modifications of plan design, slashed the original 43% increase to a 7% increase

Results

- Client saved 36% off the original renewal quote
- Its 2007 renewal was 2% below the national average increase, without sacrificing its core medical benefits
- Have begun aggressive plan shopping for 2008 seven to nine months ahead of renewal. Outlook for the next plan year is promising

CLIENT SAVINGS

\$109,000

The client attained a one year, real-dollar savings on their medical plan.

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



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