



Reducing law firm employee benefits costs without sacrificing the benefits!

Improving benefits for the employee:

Typically, a law firm offers multiple different plans coupled with an HSA or an HRA to cover a wide range of employee needs and salaries. This creates a lot of confusion when it comes to plan selection and education. Benefits are then perceived negatively, instead of being used as a tool to attract and retain top talent.

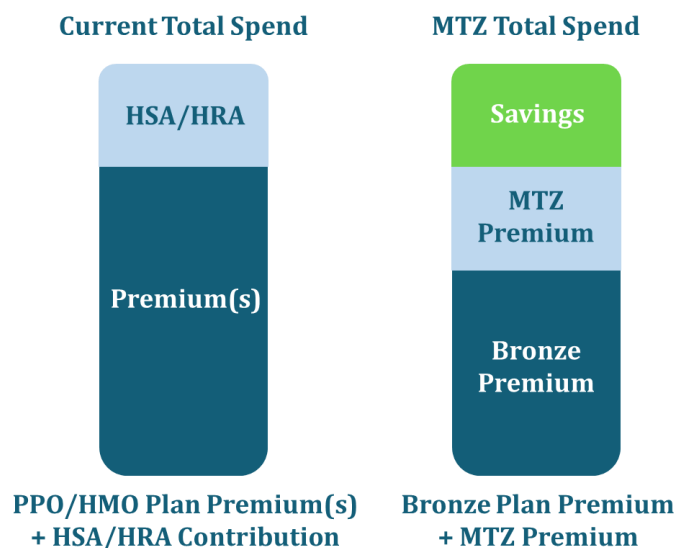
By restructuring the plan design (using the same carrier) we can **eliminate** all employee out-of-pocket expenses in-network. Thus, creating a simplified healthcare experience for all.

Reducing costs for the firm:

As employers, we've become accustomed to the 5, 10, 15% medical renewal increases year after year. Do you switch carriers, increase the deductible, change the contributions? It's the same game every year and unfortunately, reducing costs often involves sacrificing your employees' benefits in some shape or form. So, how do you reduce costs **without** sacrificing the benefits?

First, we use a nationwide PPO Bronze Plan with a very high deductible to lower the initial premium. We then couple that plan with a secondary Manage to Zero™ (MTZ) premium to cover all in-network deductibles, copays* and out-of-pocket costs for the employee. This method also standardizes future increases, taking the stress out of the renewal season.

Here is a simple graph to demonstrate potential cost savings:



Case Studies:

We have implemented this program for law firms of all sizes, big and small. Cost savings aside, these firms have eliminated their employees' out-of-pocket medical expenses, completely transforming their attraction and retention efforts.

Here are some examples:

50 employees, facing a 16% increase. We turned it into a **-5%** decrease, saving the company over **\$145,000**. Then, a year later, **0% increase**.

51 employees, facing a 4% increase. We turned it into a **-6%** decrease, saving the company over **\$27,000**. Then, a year later, **-2.7%** decrease, saving them an additional **\$11,000**.

75 employees, facing a 22% increase. We turned it into an **-8%** decrease, saving the company over **\$329,000**. Then, a year later, **0% increase**.

70 employees, facing a 12% increase. We turned it into a **-20%** decrease, saving the company over **\$192,000**. Then, a year later, **0% increase**.

160 employees, facing a 33% increase. We reduced it to a **4%** increase, saving the company over **\$304,000**. Then, a year later, **0.29% increase**.

170 employees, facing a 22% increase. We reduced it to a **9%** increase, saving the company over **\$544,000**. Then, a year later, **4% increase**.

To explore what this program could mean for your firm, schedule a brief introductory meeting with our CEO & Founder, Joe Appelbaum: <https://calendly.com/joeappelbaum/ala-discovery-call>

**\$100 copay if you go to the emergency room and you are NOT admitted. \$0 copay if you are admitted.*