

Advanced Benefits Advisors



Employee Benefits

We are an industry leader and innovator in creative benefit plan designs and alternate funding that allow employers to minimize contributions and maximize employee benefits.

Advanced Benefits Advisors works with its clients to research its group benefits needs, analyze the entire marketplace and suggest solutions to providing the best set of benefits at the best prices available. ABA explores and educates customers on the cost-saving advantages of both the fully insured and partial self-fund worlds of health insurance financing.

Fully-Insured Plans

ABA represents all state and national carriers and provides the most complete analysis of your year-to-year needs using the HiIQ quoting system. We believe that in today's environment you need to selectively purchase as little as you need, as opposed to as much as you can afford. Carriers are always cyclically competitive, and no one can help you utilize this to your advantage like ABA can.

High Deductible Health Plans

If you are a small or medium-sized employer looking for a cost-effective benefit plan, ABA can demonstrate the advantages of combining a High Deductible Health Plan (HDHP) with a Health Reimbursement Account (HRA) and/or a Health Savings Account (HSA). This plan structure affords flexibility and accountability, and it has the price advantage that previously only larger groups have had with little or no extra risk or exposure.

Shared Funding Arrangements

Advanced Benefits Advisors can tailor benefit plans which uniquely address your benefit needs and cost constraints using a wide assortment of Administrative Services Only (ASO), or partially self-funded plans from most major carriers and Third Party Administrators (TPAs). Want to add alternative medicine to your plan? Want to provide Employee Assistance Programs (EAP) to help your employees with many non-medical issues? Want to set up the medical and prescription benefits to meet your requirements? Want to address specialty items like safety glasses? Let Advanced Benefits Advisors show you the flexibility of a shared funded arrangement, and how this form of healthcare financing will save you premium dollars.

Whether fully or self insured, our methods work because 50 – 70% of your members don't use their plan in a given year. Why waste premiums of members who are not using the benefits you provide each year? Our plans will show you how to provide the same high level of benefits to those who actually use them and save premium dollars on those who do not.

We handle a wide range of employee benefits plans.

- 401(k) Plans
- Cafeteria Plans
- Comprehensive Plans
- Dental
- Disability
- Fully Insured Medical
- HRA
- Life
- Long Term Care
- Partial Self-Funding
- Vision
- Voluntary Benefits

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