



**HEALTH CONSULTANTS GROUP**  
Insurance Solutions That Work

## **Are you frustrated with the lack of control your company has over insurance premiums, coverage, and claims?**

As the cost of health care continues to rise, employers are always looking for ways to control costs without negatively impacting the health of their employees. There isn't a one-size-fits-all approach to lowering health care costs, but there are options.

While employers have traditionally insured their employee benefits through an outside insurance carrier, the increased demand and utilization has resulted in an inflation of costs associated with this type of insurance. Because of this, many employers have opted to cut out insurance carriers altogether and instead fund their group benefits with alternative programs and funding arrangements.

When it comes to insuring employee benefits risks, there are many options and factors to consider. At The Health Consultants Group, we understand and advise on alternate funding programs and how they can become an important consideration in your overall business strategy.

**For more information call  
(860) 351-0100 or visit us at  
[www.myHCG.com](http://www.myHCG.com)**



### **PRODUCTS**

- Healthcare Insurance
- Dental
- Life Insurance
- Disability Income Protection
- Section 125 Benefits Administration
- Voluntary & Specialty Products
- Special Group Plans
- Commercial Property and Casualty
- Cyber Insurance
- Wellness Partnerships

### **SERVICES**

- Benefit Administration
- On-boarding, Online Enrollment
- COBRA Administration
- ERISA Compliance
- Section 125 Compliance
- HR Consulting Partnerships
- Labor Attorney Partnerships
- Payroll Partnerships
- Tele-Medicine

### **YOUR RESOURCES**

- Dedicated Account Management and Customer Service Team
- Educational Webinars
- Newsletters, bulletins, FAQ's to keep you informed on the relevant issues facing businesses on state and federal levels
- Benchmarking
- Actuarial & Underwriting Services
- Predictive Analytics