

Is an ASO the right fit for my organization?



1. Are you already offering health and/or dental benefits in your organization?

- A |** Our current group benefits plan has those benefits.
- B |** We currently don't have health or dental coverage.
- C |** I'll have to check my benefits booklet and get back to you.

2. Has your Advisor recommended an ASO in the past?

- A |** Our Advisor has recommended an ASO in the past.
- B |** Our Advisor has not recommended ASO as an option.
- C |** Our Advisor says so many helpful things! I can't remember if an ASO was one of them.

3. Has your group benefits plan showed stable claiming history?

- A |** Our claims have been pretty stable.
- B |** Our claiming history is all over the place.
- C |** I don't know what our claiming activity is like.

4. Does your organization have sufficient cash flow to support large claims, should they arise?

- A |** We pride ourselves on being able to help our employees when they may need it most.
- B |** Our benefits budget is pretty tight.
- C |** I don't know.

5. Is your organization willing to bear some of the risk to your benefits plan?

- A |** Yes - we're happy to pay for our employee's eligible health and/or dental claims.
- B |** No - it's too risky for us.
- C |** I'm unsure.

MOSTLY A'S

As only an ASO will do!

Like hard work and success, and ASO is a good fit! With an ASO plan, you'll be responsible for paying for employees' eligible health and/or dental claims up to the stop-loss threshold (plus applicable taxes, commissions, and administration fees). Speak to your independent insurance Advisor about the options available for your organization.

MOSTLY B'S

Risky Business

An ASO plan is not the right fit for every business. Traditional insurance, on the other hand, protects you and your employees from unforeseen expenses as they arise. Speak to your independent insurance Advisor about the options available for your organization.

MOSTLY C'S

Candid Conversation

If an ASO plan is something you'd like to explore, your independent insurance Advisor can assist you. They'll chat with you about your options and provide guidance on the types of plans that are the best fit for your business.