

# LEVERAGED AGGREGATED BENEFITS

*Drives Immediate Cost Savings While Ensuring a Long Term Sustainable Cost Savings Strategy*

*Historically Provides Clients with a Benefit Cost Reduction of at least 25%*



**MDR's™** Leveraged Aggregated Benefit Program specializes in the design and management of life, disability, and absence management programs for hospitals and healthcare organizations. With a client retention rate of over 95%, our Partner's team has over 25 years of experience and has worked with over 125 healthcare organizations across the country developing attractive, yet cost effective programs. Our Partner's special risk pool for disability and life provides economies of scale for over 300,000 employees.

## PROGRAM OFFERING:

- **STRATEGIC PLAN REVIEW**—Analyzes all aspects of a client's benefits strategy, plan design, funding structure, contract arrangements, pricing levels, and provides short and long term recommendations.
- **ONGOING CLAIMS REVIEW AND FORECASTING**—Examines current and past claims experience to project future trends that will help to support the ongoing decision making process for financial budgeting and plan design.
- **BENCHMARKING**—Provides a variety of benchmarking data including, peer group comparison, plan design best practices, funding strategies, etc.
- **WELLNESS STRATEGY**—Develops an approach to wellness that takes into consideration the culture, demographics, and claims experience to provide a practical platform to improving the health of employees, while also impacting claims experience over the long term.
- **COMMUNICATIONS SUPPORT**—Provides input and support to clients in the development of a broad range of benefit related communications.
- **LEGISLATIVE/COMPLIANCE SUPPORT**—Provides regular updates to clients on the status of pending and final regulations that impact how benefit programs are structured and administered.

## PROGRAM HIGHLIGHTS:

- **BUDGET NEUTRAL**—No upfront fees to client. Payment for services come directly from the insurance carrier after agreed upon results are delivered.
- **RESULTS ORIENTED**—Program not only produces savings but also improves and enhances employee benefits.
- **SCALE**—Over 125 hospitals currently utilize the Program to lower costs, improve plan design, and simplify administration.
- **SIMPLICITY**—Minimal HR time is required. Results can be generated in 60 days or less from the engagement start date.

For Further Information  
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