The Healthcare Benefits Alliance Trust

**Case Studies**

* A hospital with 5,200 employees saved 44% on Life Insurance, 16% on LTD coverage and 52% on EAP coverage. The hospital received a four year rate guarantee on all lines of coverage reflecting an annual savings of $603,951 or $2.4 million over four years.
* A university with 2,200 employees realized a 28% savings on Life Insurance and a 20% savings on LTD coverage with a four year rate guarantee providing an annual savings of $385,740 or $1.5 million over four years.
* A hospital with 3,000 employees saved 21% on Life Insurance, 19% on LTD coverage and 9% on Medical Stop Loss. The Life and LTD coverages included a four year rate guarantee saving the hospital $508,554 annually which exceeds $2 million over four years. The Medical Stop Loss savings represented an annual savings of $103,267 with a rate cap in year two.
* A 25,000 employee hospital system saved $1,000,000 on their Life Insurance with a six year rate guarantee and $1.3 million on their Disability coverage with a four year rate guarantee. The savings realized by this hospital system is in excess of $11.2 million.

The Healthcare Benefits Alliance Trust is offered through Alexander Benefits Consulting

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