



CASE STUDY

BACKGROUND

A gastroenterology practice in the Midwest was looking for savings on their group benefit plans and to possibly improve some of the benefits for the partners. It was a good-sized group that included an endoscopy center and gastroenterology practice, with 7 partner physicians and 72 total employees. They already had some group benefits in place with a large, well-known carrier. Their existing benefits included short & long term disability and group life insurance.

THE PROCESS

The group reached out to the ACG Member Benefits program after seeing an email regarding some of the benefit offerings that had recently become available. After speaking with their ACG Member Benefits advisor, the group provided an employee census, summary of benefits, and recent invoice from their existing carrier. Their ACG Member Benefits advisor worked with the ACG preferred provider, AXA, to build a custom benefit package to match the group's existing program.

THE RESULTS

AXA offered a plan that matched or improved upon all the terms of their existing benefits. The pricing was more than 60% savings over the group's existing plan, and the rates were locked in for 3 years. After completing the application paperwork, AXA's transition team worked with the group for a seamless transition with online enrollment for the employees.

In addition, through the high-limit program with Lloyd's, the group had the option to add an additional \$100,000+ of long term disability coverage for the partner physicians, guaranteed issue with no underwriting!

60%
ANNUAL SAVINGS

3 YEAR
GUARANTEED RATE

\$100k
SURPLUS OPTION