

Provide your Employees with Exceptional Health Benefits at Reduced Costs

Jersey Staffing Solutions has selected Alamo Insurance Group, a leading certified minority-owned full-service insurance broker and risk advisor, as a trusted partner for benefit services for our Clients. With over 20 years of experience and licensed in over 40 states, the Alamo Insurance Group has provided the highest caliber of service and expertise to our clients which range from small businesses and organizations to large national companies in both the public and private sectors.

Where are you on the Employer Health Benefits Provider Continuum?

	MEC	Fully Insured	Level-Funded	Consortium Model	Self-Insurance
What is it?	Minimal Essential Coverage, as dictated by ACA & NJHIMPA	Traditional Plans	Hybrid between Fully- & Self-insured	Block purchasing or pooled employers	Employer-owned Plans
Cost	Low cost	Highest upfront cost in form of premiums	Set amount paid between fully- & self-insured	Lower costs from economies of scale	Lower upfront costs; depends on actual claims
Benefits	Limited	Plan-dependent			
Risk	Low risk	100% assumed by Carrier	Premium-equivalents go into a Claims fund	Reduced risk from pooling	100% assumed by Employer, but mitigated through stop-loss
Employer	Limited full-time staff w/ W2's	Small- to mid-size companies	Younger mid-size companies	Small- to mid-size companies	Larger employers

Alamo's Client-Centric Approach:

- **No upfront costs or obligation**
- **Carrier-agnostic**; they work for you
- Gathers data and conducts thorough due diligence
- Leverages the marketplace for a broad, innovative, low-cost set of options for consideration
- Lends expert advice and guidance in order to inform the client decision

What You Get:

- A No-Cost, No-Commitment, Thorough Due Diligence Proposition:
- The full breadth of Competing Carriers
- Alternative Funding Options (across Full Continuum)
- Creative Solutions, e.g. Consortia

BETTER Benefits at Lower Costs and Exceptional, White Glove, Concierge Service.

Email info@jerseystaffing.com for more information.