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#Jenny



Finally I get this ebook, thanks for all these I can get now!

#Rio



Cool! I'am really happy

#Markus Jensen



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so many fake sites. this is the first one which worked! Many thanks

HMS EMPLOYEE BENEFITS | CAPTIVE SOLUTIONS

HMS INSURANCE ASSOCIATES, INC.

JOIN OUR GROUP FORUM

MARK YOUR CALENDAR!

WHEN:

Wednesday, July 12th
10:00 AM – 11:30 AM

WHERE:

HMS Insurance Associates, Inc.
20 Wight Avenue
Hunt Valley, MD 21030

Continental Breakfast

Please RSVP by July 5th

Scott Reber
Executive VP of Benefits
sreber@hmsia.com

Group Captives have been utilized for years to control costs in the Property & Casualty area. Today, Healthcare Captives are using those same methodologies to control the escalating costs of group sponsored healthcare plans.

Are you tired of receiving double digit increases each year without the claims data to back it up? Are you tired of the reactionary renewal approach? Would you rather take a proactive approach? There is a reason that more than 90% of employers with 1,000 or more employees self-insure. Self-insurance, at its heart, is a matter of risk vs. reward and the larger the company the more they can spread the risk. Mid-sized businesses between 50-1,000 employees often feel (and rightfully so) there is too much risk involved to look at a traditional self-funding approach. One major claim could cause severe financial issues and put an unwanted strain on the day-to-day operations of the company. Our healthcare captive solution addresses these concerns and provides a viable option to mid-market employers.

HMS Insurance Associates, Inc. would like to invite you to participate in our group forum to discuss the **Group Captive Solutions** available to our clients in the Mid-Atlantic region.

20 Wight Avenue, Suite 300 Hunt Valley, MD 21030 410-337-9755 www.hmsia.com

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