Here Is Your Free Report:

"The 7 Things A Business Can Do Starting Today To Save Money and Why Your Current Broker Doesn't Want You to Know About Them."

Well, let's see, you could move to a higher deductible...*But that's not good*. You may have already tried that. Not good for employee moral.

This report is about saving you or the company you work for **Money!!**

You might be saying right now, "Ok Aubrey, How <u>do we</u> save money on our own insurance and keep our people happy at the same time? "And why wouldn't our current broker want us to know about ways to do that?"

Glad you asked. READ ON:

- Quite a few brokers market to you, the client, the attractive elements of a new plan, (*i.e.: lower cost than current carrier, but won't tell you about the coverage limits or plan limitations*). And, they don't go out of their way to customize the employee's booklets in easy to read format. The broker will send to you only what the insurance company puts out! Not good!!
- 2. Ever heard of what I call, "Here today, gone tomorrow networks?" what is that, you ask? Have you ever had to switch primary care doctors within your network only to find that even though they are showing up on the insurance companies list, maybe that doctor is no longer accepting new patients. A broker that stays on top of situations like this will save you and your employees many headaches and untold wasted hours of research and unproductive work days, trying to find a new doctor which would cost the company time and Money!!
- 3. Some health or life insurance companies have been known to drag their feet when it comes time to pay claims. You might say, "Aubrey, our broker always makes certain that won't happen to us." Great, you have a rare broker that will do that! However, most brokers we have seen tell you they are on top of making sure your claims are paid. However, they let it ride along until you're at your wit's end and screaming for help. Then, maybe they get involved and make a phone call! We <u>always</u> tell our members at the first hint of a problem to call us and we will get involved and move mountains to make certain the claims get handled for your employee's benefit.
- 4. Does your group need maternity coverage? If you have 20 or more employees on your plan, Federal Law forces you to keep maternity coverage. *However, if you have less than 20, it is an option. By <u>not</u> having this coverage, your premium will be greatly reduced. Saving you <u>MONEY!</u>*

- 5. Does your broker give you "Best Guessed Rates" when you are considering moving to another insurance company? Does your broker show rates that are locked in for you <u>before</u> you give the new company a dime while still having to pay your current insurance company? *Ask him or her about this, better yet, call us for the answer:* 817-545-6150 or <u>aubrey@aubreyallred.com</u>.
- 6. Some group health insurance company's will give you a discount to automate the premium paying process. (*Hint: Your broker is paid commission based on monthly premium you send to the insurance company. He or she <u>definitely</u> doesn't want you to have your premium reduced with autopay.) So why would I tell you about this?*

Contact us for the answer: 817-545-6150 or <u>aubrey@aubreyallred.com</u>

7. Speaking of Discount, if your employees have **Dental and Vision** insurance, the cost, as you are painfully aware is expensive, whether it's employee only or family coverage. Again, *there is another option* your broker probably hasn't offered. It will save you and your employees money, and in many situations, give them more options. *If you currently don't offer it, we can show you money saving features.*

I trust the 7 important things to save you money starting today has been helpful. If you have not watched our two videos or did not read, <u>"Who Is Aubrey,"</u> <u>"Why Should You Care?"</u> or <u>"What Makes Aubrey Unique?"</u> tabs, there is vitally important information on each of these that you must arm yourself with in today's business environment. Go to our website, <u>www.aubreyallred.com</u>. **DO IT NOW!!**

Contact us for the answer: 817-545-6150 or <u>aubrey@aubreyallred.com</u>

P. S. If you like your current broker and he or she does these things for your company, Congratulations! **If not**, and you want to keep your insurance company, **<u>but not</u>** your broker, we can show you how to keep your current insurance company and say **Bye-Bye** to your broker.

> Contact us for the answer: 817-545-6150 or <u>aubrey@aubreyallred.com</u>

P.P.S. Here Comes The Shameless Plug! WE Are Different From any other Broker Your Company has Ever dealt with! We can show you What makes us unique and Why you would want to care, and begin thinking about Using us for all things insurance at your company.

Go To our web site <u>www.aubrey@aubreyallred.com</u> - Hit the **Contact Aubrey tab at the top of the page** THEN TYPE IN YOUR INFORMATION we will contact you. We will answer all your questions, there is also a **Resource tab** and a **Wellness tab** you should visit, these are open to the public and not subject to the Client only page which is **Password protected**, where we offer all of our client's extremely helpful content and information specifically designed for each company's unique situation