



**Better
Benefits,
A Better
Way**



They Say It Takes A Village...

and at **AGS Advisors** we have brought together a village of seasoned insurance, benefit, wellness, and data experts with one shared goal in mind — to find cutting-edge solutions that will take protecting and enriching businesses, employees and individual to the next level.



**CUTTING-EDGE
STRATEGIES**

**INTEGRATED DATA
& ANALYTICS**

AI TECHNOLOGY

**MULTI-TIER
SUPPORT &
ADVOCACY**

Making Insurance Work For You



Better Savings, Better Support, Better Care...Better Benefits

Better Benefits, A Better Way

AGS Advisors' Better Benefit program is an innovative new approach that improves every aspect of fully insured or self-funded plans, helping organizations realize **significant savings**, and providing employees with **richer benefits** and **higher quality care**, with **minimal disruption**.

10-40%
Savings

Lower costs
year one

Better
Quality Care

Improved employee
health outcomes

Minimal
Disruption

Keep your existing
network and carrier

Increased
Support

Better Health and PBM
Management and
Advocacy



Better Savings, Better Support, Better Care...Better Benefits

It's Take Years...

...of building benefit solutions for organizations of all shapes and sizes to get us where we are today. Enabling us to provide Fully-Insured and Self-Funded solutions with:

Proven customizable benefit programs and designs.



Strategies enabling you to lower premiums and increase surpluses and rebates



The largest database of doctor performance analytics in the country identifying the top performing in-network providers



Innovative multi-tier solutions providing increased health and pharmaceutical management and cost saving strategies



Top notch advocacy and concierge support for your organization and employees

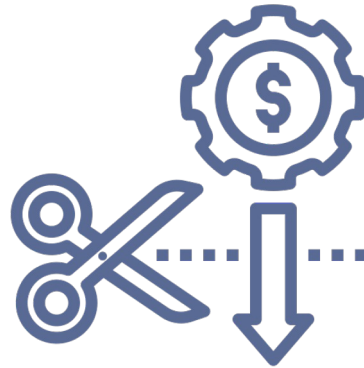


Helping SMBs and Large Groups

For **Fully Insured** and **Self-Funded SMBs** and **Large Groups**, our strategies act as a simple but game changing solution for any organization that has:



50 or more
W2/1099
employees enrolled



Need to manage
costs and provide
better benefits



Compete when
trying to keep or
hire talent

The more FTE's, the greater the savings — Organizations with over 500 enrolled in a self-insured plan receive a **GUARANTEED savings.**

Solutions For All Types

Every company is different and so are their needs, that's why we have custom:

Fully Insured Solutions

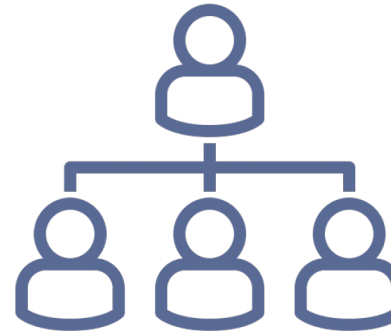


SMB Self-Funded Solutions



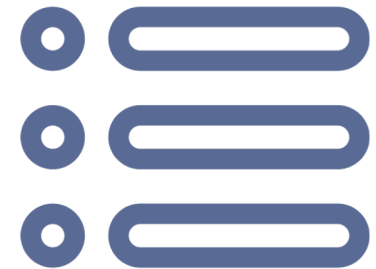
Additional Risk Control

Large Group Solution



Integrated Solution

Point Solution



A-La-Cart Solution

What Our Programs Mean For Your...

Organizations



Significantly Lower Cost
& or Increased Surplus



Increased Employee
Engagement



Happier and Healthier
Workforce

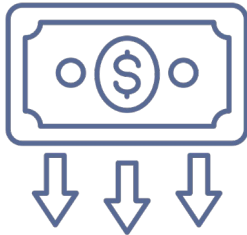


Increased Hiring
Ability



Higher Employee
Retention

Employees



Lower
Premiums



Reduce Out-of-Pocket Costs
to \$0 for most employees



Access to the best
performing
in-network providers



Increased Health
Management and Advocacy

We Also Handle Your Ancillary Benefits

We have developed strategic relationships with a wide array of partners enabling us to fulfill all our clients' ancillary benefit needs.

Areas of coverage include:



Dental



Vision



Life



Disability



Critical
Illness



EAP's



FSA



Commuter
& Parking

More Than Just Savings

With AGS Advisors you get more than just savings. We provide:

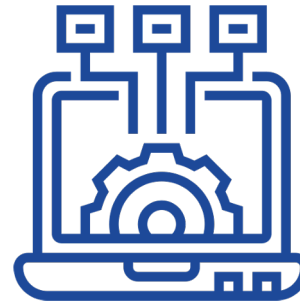
**Consulting &
Compliance**



Education



Technology



**Support and
Advocacy**



Let's Talk



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Let our experts go to work for you!



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