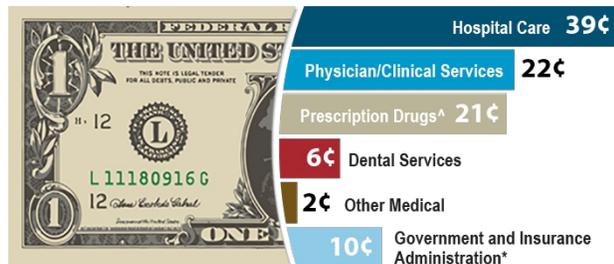




Florida Insurance Brokers, *simplifying the complicated subject of employee benefits and helping you design benefit packages that will attract and maintain a talented workforce.*

## The High Cost of Health Care

Healthcare spending in the United States is \$3 trillion a year, straining the budgets of families, businesses and taxpayers alike. That makes health care one of the country's largest industries; it equals 17.9 percent of gross domestic product. Health care costs have risen faster than the average annual income. There were two causes of this massive increase: government policy and lifestyle changes.



So what can you do? When choosing a plan, it's a good idea to think about your total health care costs, not just the bill (the "premium") you pay to your insurance company every month. Other amounts, sometimes called "out-of-pocket" costs, have a big impact on your total spending on health care – sometimes more than the premium itself.

- **Deductible:** How much you have to spend for covered health services before your insurance company pays anything (except free preventive services)
- **Copayments and coinsurance:** Payments you make each time you get a medical service after reaching your deductible
- **Out-of-pocket maximum:** The most you have to spend for covered services in a year. After you reach this amount, the insurance company pays 100% for covered services.

[Link to Additional Resources](#)

## Wellness Programs



How do you manage health care costs, managing the supply of health care or demand management?

Although it sound complicated, the difference is quite simple. We are all familiar with provider networks, pre-authorizations and medical necessity, this is managing supply. Managing demand is accomplished by teaching people to make informed decisions that affect their health and resources available to handle them.

Wellness programs have proved to be effective tools to help rein in health care costs. These not only improve the bottom line, but also reduce absenteeism and chronic, serious disease.

## [Serving Others](#)

Volunteering and serving others is a significant part of living intentionally and trying to make a positive impact on the world. But, it can be intimidating to step out. And even when we do, it can be a disheartening experience. Volunteering takes determination. Sometimes, it takes work just to get started. But it can also change who we are and how we live—for the better. Giving support to other people can improve your mental wellbeing and give you a sense of belonging; and it can reduce stress and extend your life.

### [Why Serve?](#)



We would like an opportunity to provide a no obligation consultation to review your company health benefits. Our Benefit Consultants have the resources to inform and guide you through the processes and requirements involved in group benefit packages, including health insurance, payroll, and many other HR decisions. Our online enrollment/hris system makes benefit implementation a breeze. Let us help you.

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