



ALCORTA
Benefits Group Inc

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Learning Objectives

- 1. Participants will learn how our uniquely structured plan changed the existing health care paradigm by creating direct relationships with local healthcare providers.**
- 1. Participants will gain an understanding of how building direct relationships with local providers can lead to significant cost savings and a higher level of care.**
- 1. Participants will be able to demonstrate how the model can be implemented by their tribe.**

Advantages of a Self-Funded Insurance Plan

- **YOUR TRIBE CONTROLS** healthcare expenses
- Lower administrative expenses
- Greater flexibility in benefit design
- **YOUR TRIBE** will retain a much higher savings through the health plan

Self-Funded

- **Stop-Loss** insurance providing financial protection against catastrophic claims
- Conservative budget projections coupled with cost containment strategies result in **budget reserves**
- Flexibility in **plan design customization** based on collectively bargained agreements and/or organizational goals
- **Custom provider networks**, recruitments, and negotiations
- Can pay medical claims as incurred like any other corporate expense
- After claims are paid the Tribe keeps all additional revenue generated

We're Talking
SUBSTANTIAL
SAVINGS



Re-Cap

- Customizable Plan Options
 - Medical
 - Dental
 - Vision
 - Prescription
- Pharmacy Benefits Manager (PBM)
- Utilization Review (UR)
- Employee Assistance Program (EAP)
- Risk Management
- Stop Loss
- Claims
- Life Insurance
- Short/Long Term Disability

This plan is the right choice for you

This is Why...

- Our Plan **combines** the budgeting **safety** of fully-insured with the **cost savings** of self-funded
- Assistance to **Maximize** your health benefits
- Assistance to find
 - providers
 - facilities
 - services
- Assistance with
 - billing problems
 - Scheduling conflicts

Questions??

We've Got
Answers!

