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RESOLUTE
 HEALTH CARE ADVISORS

Resolute Health Care Advisors, LLC [RESOLUTE] is a consultant agency offering one-on-one health insurance benefits counseling and claims assistance to people with medical insurance. RESOLUTE consumer advocacy services are provided for a nominal fee when sponsored by employer groups, governmental agencies, or when purchased by individuals.

Employer Benefits

Broker Benefits

<ul style="list-style-type: none"> ▪ Positive financial outlook: <ul style="list-style-type: none"> ○ Eliminate on the job research issues by staff, potentially saving thousands of dollars or more ○ Improves productivity by allowing employees to focus on tasks and not on insurance concerns ○ Lowers financial risk for self-insured accts ○ Maximizes proper utilization of medical treatment and reduces absenteeism 	<ul style="list-style-type: none"> ▪ Value-added benefit adds unique service model of broker, helping differentiate your services in the marketplace ▪ Positive financial outlook: <ul style="list-style-type: none"> ○ Employer sales translate to broker profits ○ Low overhead contributes to higher profit margins
<ul style="list-style-type: none"> ▪ Competitive prices at payroll rates <ul style="list-style-type: none"> ○ Employer, employee or employer/employee funded accounts reflect significant discounts over the market price ○ Insured dependents are also covered by RESOLUTE ○ Changing insurance plans? RESOLUTE will stay with you at no additional cost. 	<ul style="list-style-type: none"> ▪ Sales model flexibility <ul style="list-style-type: none"> ○ Market RESOLUTE services as is, or ○ Repackage as a broker offered plan ▪ Employer insurance changes do not interrupt RESOLUTE consulting services
<ul style="list-style-type: none"> ▪ Tailored packages include but are not limited to: <ul style="list-style-type: none"> ○ Claim and benefit package with reporting options ○ Project based consulting ○ Consultant on-site availability 	<ul style="list-style-type: none"> ▪ We are an extension of the broker office <ul style="list-style-type: none"> ○ Assist with broker insurance questions ○ On-site availability ○ Ad-hoc broker project assistance
<ul style="list-style-type: none"> ▪ Informed employees are more: <ul style="list-style-type: none"> ○ Receptive to health care changes ○ Satisfied with their employer ○ Relieved to have a personal advocate ○ Apt to utilize benefits appropriately ○ Eager to address concerns proactively 	<ul style="list-style-type: none"> ▪ Strengthen community relationships <ul style="list-style-type: none"> ○ Advocate for employers and employees ○ Trusted community resource ○ Insurance "insider" knowledge

RESOLUTE Benefits

<ul style="list-style-type: none"> ▪ Trusted community resource <ul style="list-style-type: none"> ○ Build and strengthen relationships based on education and resolution of issues ○ Partner-of-choice for businesses and individuals 	<ul style="list-style-type: none"> ▪ Expand company size <ul style="list-style-type: none"> ○ Ability to hire the most qualified employees ○ Excellent benefit packages
<ul style="list-style-type: none"> ▪ Market Infiltration <ul style="list-style-type: none"> ○ Nationwide visibility ○ Ad-hoc project capabilities 	<ul style="list-style-type: none"> ▪ Financial outlook <ul style="list-style-type: none"> ○ Increased profitability w/ stabilized membership ○ Broaden service portfolio