



Improve coverage. Reduce premiums.

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Main Points We Solve

What's the first thing you'd fix about your current health plan?

After getting to know your goals, we break down your plan and build it back up from the ground level.

Are your employees satisfied with their health benefits?

We offer richer benefits with lower premiums to retain staff and attract new employees.

The Greatest Wealth is Health

Exceptional companies prioritize the health and wellness of their workforce. But too many employers find themselves trapped in expensive plans that don't provide the benefits employees want.

MoTek Insurance Agency leverages its expertise to create **customized, cost-effective health plans** that are **better for everyone in your business.**



The MoTek Difference



We're the 5% that actually restructures your benefits.



95% of brokers offer the same services without actually creating much of an impact.

Engineering Better Benefits

MoTek Insurance **takes the stress out of:**

- ▶ **Shopping for carriers/networks**
- ▶ **Negotiating discounted medical rates for employees**
- ▶ **Customizing benefit packages to meet your company's needs**



Core Plan Design



Our core competency is thinking outside the box and customizing health plans for a **long-term solution**:

- ▶ **Fully Funded Health Plans**
- ▶ **Level/Self-Funded Plans**
- ▶ **Secondary Insurance Plans**
- ▶ **Minimum Essential Coverage Plans**



For level/self funded plans,
the company recovers
50% to 100%
of unused claim dollars.

Tax Planning

We design plans that offer tax advantages for your company and your employees through a **mix of products**:

- ▶ **HRA (Health Reimbursement Arrangement Section 105)**
- ▶ **HSA (Health Savings Account)**
- ▶ **FSA (Flexible Spending Account)**
- ▶ **HDHP (High Deductible Health Plan)**
- ▶ **MERP (Medical Expense Reimbursement Plan)**
- ▶ **TPA (Third Party Administration)**



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I have worked with MoTek Insurance for many years. Finding someone willing to step outside the box of traditional benefits programs with a no-nonsense approach is still refreshing. **Their service is second to none.** I highly recommend this brokerage to anyone seeking guidance in today's fast-changing health insurance environment.

– A Valued Client





MoTek
INSURANCE AGENCY
Healthcare Benefits Reimagined

Consult With Us

Alleviate the burden of healthcare planning. Schedule an appointment to restructure your health benefits with MoTek Insurance Agency.

License #0M62478

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