

# MoTek

INSURANCE AGENCY

*Healthcare Benefits Reimagined*



ALTERNATIVE HEALTH BENEFIT SOLUTIONS

**Collaborate with our team** to learn how to implement supplemental insurance to increase health benefits and lower monthly premiums.

## REIMAGINED BENEFITS

# Designed For Your **Company's Needs**

**Imagine** a health insurance agency with expertise in the SMB (small and medium-size business) market customizing health plans to benefit the company and employees.

**Envision** an improved user experience, increased health benefits, and managed medical healthcare costs for your employees.

**Visualize** your company paying lower premiums and knowing everything is running smoothly.



## Why MoTek Insurance?

Does it feel like you are stuck going around in circles on a merry-go-round trying to figure out a better solution for your health benefits? You have reached out to your carriers and brokers with little success.

**Our mission is to break down your current health plan to its core.**

Collaborating with your team, we will leverage our vendors to create an innovative approach to building your new health plan and stay within budget without compromising employee benefits.

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



*I have worked with David and the staff at 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.***

- A VALUED CLIENT

## MEETING AND EXCEEDING EXPECTATIONS

# Our Steps to Engineer Health Benefits



### Core Plan Design

- ✓ Fully Funded Health Plans
- ✓ Level/Self-Funded Plans
- ✓ Secondary Insurance Plans
- ✓ MEC Plan



### Tax Planning

Maximize tax savings in HRA/HSA/FSA/Section 105 for the employer and employee.



### Hybrid Solution

- ✓ Combines core plan designs, claims account, and tax planning
- ✓ Optimizes plan performance



### 10-Year Forecast

Run current and new plans to compare rate increases and budget costs for benefits.



### Claims Account

For level/self-funded plans, the company receives 50% to 100% of unused premium dollars.

## Client Restructuring Success

### Hi-Tech Company

Current PPO/HMO platinum plan increases employee benefits and lowers premiums by 44%.

### Executive Suite Health Package

PPO Network provides zero cost for medical/pharmacy for employee members.

### Manufacturing Company in Multiple States

HDHP (High Deductible Health Plan) increased employee coverage by 50% and decreased health premiums by 2%.



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### Sectors We Serve

- ✓ Information & Technology
- ✓ Service Industry
- ✓ Manufacturing
- ✓ Construction
- ✓ Healthcare
- ✓ Education

**Book your appointment today** with one of our experts to restructure your health benefits.

Don't let the burden of healthcare cloud your vision for a precise solution.

**We are here to help.**

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