



GROUP HEALTH INSURANCE

What is Group Health Insurance? Group medical benefits are an essential part of a successful business. In today's market you need a medical insurance plan to attract and retain key employees, but also need to control your costs. Small and large companies with employees enrolling from two or more employees are eligible for group medical benefits. CIA Financial Group offers HMO (Health Maintenance Organization), PPO (Preferred Provider Organization), POS (Point of Service), or Tradition plan options with several carriers. Options include fully and self-insured options using a TPA (Third Party Administrator). We work closely with employers to build a medical plan with options of deductible and coinsurance levels and office visit copays, as well as prescription coverage. CIA Financial Group can customize a medical benefits package that best suits your group's needs.

Why can you trust CIA Financial Group to provide you with the best possible Group Health Insurance Policy?

- As an independent insurance agent, **WE DO THE SHOPPING FOR YOU.**
- We represent several insurance companies, so we are positioned to provide you with the maximum choice of coverages, costs, and benefits for the best price.
- CIA Financial Group agents are licensed by the State of Michigan and offer comprehensive customer service.
- CIA Financial Group works with you to help you establish the best medical plan for your group.
- We review your policy at every renewal to verify you are still receiving the best coverage for the best price.
- We will be your advocates to assure you receive superior claims service.
- Because we offer a wide range of services under one roof, you are able to take care of all of your insurance needs in one location.

For over 30 years, CIA Financial Group in Shelby Township, MI, has been providing individuals, families, business owners, and corporate executives throughout Michigan with professional service and a range of financial services very few firms can offer. With a wide range of services, CIA Financial Group is *Your Source for Comprehensive Financial Services.*

To discuss your Group Health Insurance needs today, please call us toll free at 1-888-226-7730 or visit us online at www.ciafg.com.

