



## SELF-INSURED HEALTH AND PRESCRIPTION PROGRAMS

*What are Self-Insured Health and Prescription Programs? Escalating healthcare costs are always a concern to employers. A Self-Insured Health Program can help curb those costs while allowing for greater flexibility on benefits, administration, and funding. Liability is reduced through these plans by placing a limit on the financial obligation of the employer through Stop Loss Coverage which kicks in over the designated amount. Self-Insured Health programs often allow for coverage of dental, prescription drugs, vision and short term disability. CIA Financial Group can place you and your business in the right plan today!*

### Why can you trust CIA Financial Group to provide you with the best possible Self-Insured Health and Prescription Program?

- 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 Self-Insured Health and Prescription program for your company.
- We review your policies 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 unparalleled 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 Self-Insured Health and Prescription needs today, please call us toll free at 1-888-226-7730 or visit us online at [www.ciafg.com](http://www.ciafg.com).

