



# Long Term Disability Case Studies

Client Case Studies

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## A smarter, “second look” at your LTD Benefit

**“Balser created a plan re-design that resulted in immediate cost savings of more than \$200,000”**

**Carriers tweak the price and product. Balser matches products and people. This difference saves companies millions.** A Fortune 20 retailer with more than 300,000 employees worked directly with its LTD carrier for more than a dozen years. Rates for its LTD plan varied from year to year, based on claims experience, but these rates were generally trending up over the past five years. Balser advisors had been effective in restructuring its executive life insurance and retirement benefits, so the company enlisted Balser’s expertise in LTD design. **Employees have different types of compensation to cover, so a combination of products will provide more meaningful benefits and cost savings.** Balser created a plan re-design that resulted in immediate cost savings of more than \$200,000, a savings projected to repeat annually. The new plan reduced its exposure to future rate increases, an increase in coverage for key employees of up to 50% in their net benefits, additional coverage protecting the value of stock based compensation, and providing other employees with the opportunity to improve the quantity and quality of their coverage. Balser Companies negotiated the new plan design, communicated and enrolled the program, and integrated with the clients TPA (Hewitt) for ongoing administration of the plan.



Balser Companies is one of the country’s largest writers and administrators of non experience rated disability coverage in the corporate marketplace. Our access to proprietary products, and unique enrollment and administrative systems allow us to offer better solutions to our customers. In 2006 alone, we helped several large public companies and other large private companies take advantage of pricing anomalies in the disability marketplace to improve their plans and reduce their exposure, while helping better protect their employees and their families against the financial impact of a disability, and better communicating the value and importance of this coverage.