

Better results through Better LTD Designs



Supplemental disability insurance covers bonus, retirement contributions and other forms of compensation.

Supplemental **Disability Insurance**

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 that improve benefits and control costs.

Fortune 20 Client

It stabilizes or even reduces disability premiums and liability risk- and provides your valued employees with portable and permanent policies.

Rethinking Limits & Process

After reviewing the company's existing disability plan, Balser negotiated a new plan design, communicated and enrolled the program, and integrated with the client's TPA for ongoing administration of the plan. The situation was favorable for creating change:

- Balser worked with its LTD carrier for more than a decade
- Rates varied from year to year, based on claims experience
- Rates/costs were generally trending up over the past five years

Different levels of employees within the organization have different types of compensation to protect. Balser re-designed a plan that resulted in immediate cost savings of more than \$200,000, projected to repeat annually. Moreover, the new plan reduced the company's exposure to future rate increases, and expanded coverage for key employees significantly.

