



EMPLOYER-DRIVEN INSURANCE SOLUTIONS

What Is EDIS?

One of the country's leading third-party administrators and an innovator of employer-driven medical, dental, and vision plans.

50–70%

of members in any size group don't use their plan in a given year — we help employers take advantage of that fact.

WHY EMPLOYERS CHOOSE THIS PLAN

Over the last twenty years, employers have faced double-digit rate increases. Their only options have been:

- Reduce benefits
- Pass the extra cost on to their employees
- Eliminate the plan completely

HOW THE PLAN REDUCES COST

The plan assists employers in purchasing group plans with higher deductibles, but lower premiums than they would otherwise buy.

Employers then use part of the premium savings to provide benefits to employees for charges applied to the high deductible — if and when the benefits are actually used.

Many employers are not willing to accept these options — and have chosen an employer-driven health plan instead.

IMPROVED BENEFITS

LOWERED COST

FLEXIBILITY & CHOICE

www.employerdriven.com | 888.886.7973

California Insurance License #6016062
Texas Insurance License #2989289

WHY IT WORKS

Rather than wasting premium dollars on unused coverage, employers are free to spend those dollars on employee claims — if and when they actually occur.

- 01 50–70% of members in any group will not use their health plan — or use it so little it is of no significance.
- 02 A small group will seldom use the plan except for a sprain, a prescription, or another incidental treatment.
- 03 A very small percentage — just 4–7% — may use significant healthcare for a chronic condition, accident, or pregnancy.
- 04 That 4–7% does not impact the potential savings.

WHAT OTHER EMPLOYERS HAVE SAVED

CITY	EMPLOYEES	SAVINGS	CITY	EMPLOYEES	SAVINGS
Chico	37	\$37,897	San Jose	15	\$39,468
Lodi	13	\$16,150	Visalia	9	\$17,979
Napa	11	\$21,047	Watsonville	22	\$27,763
Redding	34	\$47,857	Escondido	12	\$14,972
Sacramento	49	\$57,022	Irvine	13	\$17,408
San Francisco	6	\$8,150	Pasadena	11	\$29,692
Turlock	18	\$22,500	Riverside	15	\$37,211
Ukiah	24	\$39,890	San Diego	42	\$49,801
Bakersfield	27	\$37,182	Santa Ana	26	\$30,841
Fresno	14	\$13,415	Santa Barbara	15	\$18,944
Hanford	19	\$22,158	Vista	17	\$27,850
Kingsburg	11	\$25,402	Woodland Hills	22	\$34,200
Salinas	38	\$42,158			

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