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## *Group Insurance Analysts, Inc.* takes hassle out of time-consuming cost comparisons

By Mary Jo Reiger, Editor

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Group medical insurance is the number one employee benefit provided by employers and requested by employees. Businesses spend more money on healthcare premiums than on any other benefit.

As a result, competitive prices, comprehensive benefits, and easy access to quality care are in high demand. Both employers and employees are expecting more from their healthcare dollars.

Furthermore, the Colorado Division of Insurance encourages businesses to 'shop the market.' Their surveys have found that there is a significantly wide range of premiums charged by different health plans for **absolutely the same benefits**.

These facts combined make the services provided by *Group Insurance Analysts, Inc.* a valuable resource in handling your employee benefit needs.

*Group Insurance Analysts, Inc.* is an independent financial services firm that specializes in individual and corporate benefit planning for all size businesses, from large corporations to partnerships to sole proprietorships. *GIA<sub>SM</sub>* represents the clients – not the insurance companies – to truly serve the interests of their clients.

Recently, *GIA<sub>SM</sub>* developed the first inexpensive, reader-friendly, comprehensive yet easy-to-understand group insurance analysis and cost comparison proposal. Each proposal centers around a client's needs, including individual and group medical, dental, optical, disability, and life insurance, as well as 401(k)

and pension plans, retirement, and/or Section 125 plans. *GIA<sub>SM</sub>*'s proposals also include a consumer's guide to healthcare plans.

For up-to-the-minute comparisons that save time and money, *GIA<sub>SM</sub>* uses an independent, state-of-the-art software program to shop the lowest costs and an exclusive doctor locator to narrow the search in any network.

"Our concept evolved because we, as brokers, were bogged down in the entire quoting process," says *GIA<sub>SM</sub>* president Paul LoNigro. "We were frustrated with the time

it took and inaccuracy of the quotes we were getting.

We knew there had to be a better way to do this. And because

of the time involved in cost comparison, most companies will only review benefit plans every 2-3 years, even though it can cost them \$40,000 per year. We can now reduce an office administrator's unnerving 20-hour task to about 20 minutes, and we don't peddle or recommend any particular plan. The best plan is the only plan that meets all of a client's needs."

Avoid the time-consuming comparison confusion of PPOs, HMOs, POSs, MSAs, rate increases, co-payments, pre-existing exclusions, post-claim underwriting, indemnity plans, and doctor participation. Put *GIA<sub>SM</sub>*'s personal service and 17 years of industry expertise to work for you.

**For further information, call *Group Insurance Analysts, Inc.* locally at (303)423-0162 or toll-free at (888)423-3232. Or visit them on the web at [www.e-gia.com](http://www.e-gia.com)**



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