GROUP HEALTH INSURANCE HAS CHANGED.

If your company has renewed the same fully-insured plan year after year, there may be options in the Houston market you have never been shown. A brief review tells you either way — and it costs nothing.

1996 HOUSTON PRACTICE, SAME OWNER	**350+** COMPANIES SERVED	**Same day** YOU HEAR BACK. EVERY TIME.

WHAT IS DIFFERENT NOW

01
LEVEL-FUNDED PLANS

A middle-ground structure: fixed monthly cost, clearer reporting, and money back to you in a year when claims run well.

02
REFERENCE-BASED PRICING

A way to lower what the plan pays for certain services, with someone your employees can actually call when a bill looks wrong.

03
A BROKER WHO DOES THE WORK

Strategy, employee education, benefits administration, carrier coordination and HR/payroll guidance — not a forwarded renewal letter.

BEFORE YOUR NEXT RENEWAL, ASK

01 Have we compared fully-insured, level-funded and cost-containment options — with our own numbers in them?

02 Are employees getting clear guidance so they can use the plan and avoid unnecessary costs?

03 Do benefits, payroll, HR and the carrier systems actually talk to each other?

04 Is our broker driving strategy — or just forwarding renewal paperwork?

TWO FREE CHECKS. EACH TAKES ABOUT THREE MINUTES.

Point your phone camera at a square. Nothing is stored unless you ask us to follow up.

EMPLOYERS: FREE ACA REVIEW

Are you an Applicable Large Employer — and does the IRS know? Most employers cross the 50 full-time-equivalent line on variable-hour staff without noticing.

hipsoninvestments.com/go/aca

FAMILIES: ABA COVERAGE CHECK

Does your plan really cover ABA therapy at the hours prescribed? Four questions tell you what your plan type means for coverage — and which appeal to file.

hipsoninvestments.com/go/aba

THE RIGHT PLAN IS ONLY WHERE THE WORK STARTS.

Employers do not need a quote once a year. They need someone who implements it, explains it to staff, administers it, and answers the phone in March when something breaks.

WHERE WE HELP YOUR TEAM

01 BENEFITS ADMINISTRATION

Experience across the major platforms and enrollment workflows — HR & P, ADP, iSolved, Paycor, Insperity, Employee Navigator, UKG and more.

02 PAYROLL AND HR GUIDANCE

Payroll deductions, eligibility rules, waiting periods, contribution strategy, HR handoffs and carrier/payroll coordination.

03 EDUCATION AND ENROLLMENT

Clear communication for new hires, paperless open enrollment, and ongoing support so employees understand what they actually have.

04 SERVICE WORK, YEAR-ROUND

Adds, terms, employee changes, dependent updates, billing questions, ID cards, claims escalation and carrier follow-up.

RETIREMENT PLANS — 401(K)

PLAN DESIGN & FEE ANALYSIS

Safe Harbor / QACA, new comparability and age-weighted testing, cash balance plans, deferred compensation. Annual investment and fee review, benchmarked against comparable plans.

SERVICE & FIDUCIARY PROCESS

Retirement readiness, employee communication, participant support. Fiduciary responsibilities, an annual checklist, 3(21)/3(38)/3(16) options and documented ongoing process.

FAMILIES — AUTISM AND ABA COVERAGE

A plan that says it covers ABA therapy and a plan that pays for it at the hours a treatment plan prescribes are two different things — and you cannot tell which one you have from a benefits summary. We read denial letters, file the appeals, and place individual coverage for families whose group plan will not do the job. That work started with one family and now runs alongside a dozen Texas clinics.

START WITH A REVIEW, NOT A SALES CALL.

Five questions, about a minute, and a licensed advisor replies the same business day.

FREE PLAN REVIEW

Employee count, how the plan is funded, when it renews, and what stings most right now. No obligation and no cost.

hipsoninvestments.com/go/review

OR JUST CALL.

Michael Hipson or Justin Boulet, 2000 S Dairy Ashford, Ste 360.

281.493.6862