



## Health Insurance + More for the **Graphic Communications Industry**

The skyrocketing cost of health insurance is a huge burden facing small businesses today, and Printing Industry Midwest aims to help. Through a partnership with insurance leader Holmes Murphy, all PIM members now have access to an online insurance platform that solves small business health insurance challenges and more.





# Lower Hour Health Insurance Costs With PIM Health+

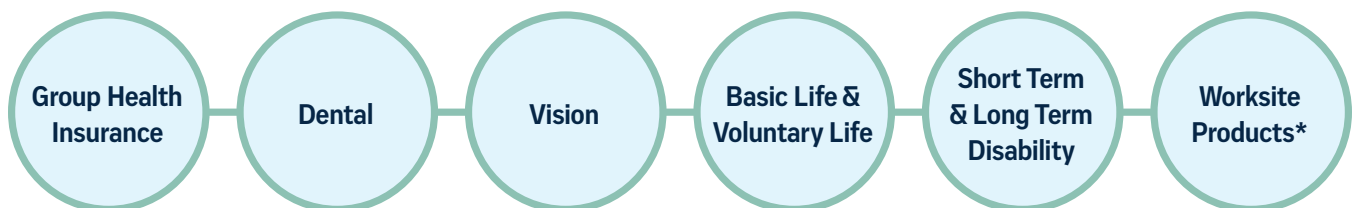
## FOR PIM MEMBERS IN MINNESOTA

Through a partnership with UnitedHealthcare, the PIM Health+ online portal includes access to a unique plan specifically designed for small and medium-sized print service providers with Minnesota-based locations. Additional states in the PIM region will be added as soon as possible. For details, go to [www.pimw.org/health+](http://www.pimw.org/health+)

Utilizing Holmes Murphy's online system, PIM members throughout its 5-state region can shop for health insurance, facilitate employee enrollment, and manage benefit programs, in a secure cloud environment.

**How does it work?** Simply navigate to [pimw.org/health+](http://pimw.org/health+) to obtain a no-obligation quote for group health insurance, ancillary coverage, and worksite products. Once a selection is made, the system manages all of the details and communicates directly with you.

## Holmes Murphy Supports:



*\* such as Critical Illness, Accident, Identity Protection, Pet Insurance, Clear Degree - Online Higher Education Concierge*



## Are the Health Insurance Rates Competitive?

The rates that small businesses get with Holmes Murphy are as low as anyone can provide...and often they're lower! Community-rated plans from well-known carriers are a good solution for many small businesses. In many instances, businesses can qualify for a level funded program where **savings of 20-25% are possible**. With level funded plans, the business owner receives monthly claims reporting to let them know if they are running at a surplus or a deficit. At the end of the policy year, if there is a surplus, the business receives 50% of the surplus dollars BACK. You heard that right. Groups that have been overcharged will receive **50% of the surplus amount back**. Holmes Murphy has had businesses receive \$22,000-\$45,000 back, reducing their net cost, and making it impossible to be overcharged by the carrier.

## What Can You Expect From Your Quote?

Within a few business days after uploading your company and employee information through the easy guided website, you'll receive a simple comparison illustrating the best community rate available in the area. Once an insurance plan selection is made, each employee receives an email linking them to a portal within their selected insurance company where they answer some individual health questions. Everything is secure online...there are no paper applications, HIPAA concerns, or chasing down stragglers. The Holmes Murphy team manages the process and communicates every step of the way.

## How Long Has Holmes Murphy Been Around?

Even though the Holmes Murphy online platform is new, the company behind it has helped businesses with insurance since 1932. All of their expertise and actuarial knowledge has fueled the development of the system, making it the best solution for small businesses to get great health insurance at a competitive rate.

Savings up to  
**20-25%**

Get your  
quote at  
[www.pimw.org/health+](http://www.pimw.org/health+)



In addition to providing access to the most competitive insurance rates, Holmes Murphy provides the following Health and Welfare Benefit Consulting Services to PIM members:



## Health and Welfare Benefits Consulting Services

### Marketing Services

- Financial/underwriting analysis.
- Market trends analysis
- Analyze, present, and recommend marketing results.
- New carrier installation/implementation support.

### Renewal Strategy and Services

- Manage renewal process and present renewal recommendations.
- Financial/strategic/budget planning.
- Consult on benefit plan design and benefit trends.
- Track benefit plan designs and rate history.

### Communications

- Provide designated service team to respond to phone and email inquiries from PIM member employees
- Access to Holmes Murphy-sponsored seminars/webinars.
- Access to HR360 as an extension of your HR team
- Customized communication drafting and design.
- Customized communication portal with access to videos.

### Compliance

- Respond to inquiries as requested.
- Holmes Murphy-sponsored seminars and webinars.
- Provide weekly Compliance Alert emails and updates.
- Provide HR 360 Hotline for Compliance



HOLMES MURPHY.

### FOR INFORMATION ON THESE SERVICES, CONTACT...

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Holmes Murphy provides general guidance to its clients on employee benefits and related personnel matters, but does not provide legal advice

[www.holmesmurphy.com](http://www.holmesmurphy.com)