

ALL EMPLOYEE BENEFITS PROGRAMS ARE NOT THE SAME

You deserve comprehensive and customized solutions to help you control costs and attract and retain valued employees

CRYSTAL & COMPANY

The integrity of independence.

15%

Savings with A Dual Option Plan

32.6%

Projected Annual Savings in Prescription Costs

\$1.4 million

Savings with Plan Integration

\$230,000

Savings through Strategic Negotiations with Ancillary Vendors

The statistics noted above are from actual case studies. Every client's experience is unique. Your Crystal & Company account team will be your advocate, fighting for great solutions for your company.

Underwriting & Financial Analysis

Onboarding includes a detailed program analysis, an underwriting audit and benchmarking of your current program, as well as financial projections for proposed solutions. Once a client, you receive continuous claims monitoring, underwriting projections, financial forecasting and utilization review.

Account Management

You receive a *customized benefits plan* from your dedicated team of account professionals — which includes local account managers and subject matter specialists in all the disciplines needed to support a financially and operationally viable benefits program.

Innovative Solutions

We explore your options in the market-place — including population health management, pharmacy cost containment, private exchanges, and benefit administration — to help keep your costs down while maintaining the quality and competitiveness of your program, whether it's self-funded, fully insured or somewhere in between.

Health Care Reform & Compliance

Are your plans compliant? Have applicable filings been completed? Are adequate administrative procedures in place? We perform the analysis and provide the education and filing solutions to help give you peace of mind.

Communications

We help keep you informed by providing timely news that impacts your benefits program(s). We can also create the enrollment and benefit materials your employees need to make sure they get the most out of their coverage.

International Benefits

Through Brokerslink, an international global alliance of more than 10,000 insurance professionals in over 90 countries, we offer integrated services, a global strategic approach, and genuine local knowledge to businesses and multinational enterprises.

Mergers & Acquisitions

Buying, selling or dividing your companies? We help assure that your ultimate benefits program(s) meet your company's financial and human resources needs while your employees get the clearest information possible to navigate any changes in their benefits.

Quality Control & Cost Certainty

We have multiple processes and procedures in place to ensure consistency, quality of service and your satisfaction. And our compensation is transparent; there are no additional charges or billable rates related to consulting.