



HEALTH INSURANCE PROGRAM

WHEN PURCHASING HEALTH INSURANCE
DO YOU FACE ANY OF THESE CHALLENGES?

- ➔ **NOT MEETING HEALTH INSURANCE CARRIER MINIMUM EMPLOYEE PARTICIPATION REQUIREMENTS**
- ➔ **BEING “NO QUOTED” BECAUSE OF LOW EMPLOYEE PARTICIPATION IN THE HEALTH PLANS**
- ➔ **COST PROHIBITIVE TO YOUR BUSINESS EVEN WITH THE HIGH DEDUCTIBLE PLANS**
- ➔ **HAVING DIFFICULTY ATTRACTING EMPLOYEES DUE TO LESS-THAN-DESIRABLE HEALTH INSURANCE OFFERINGS**

*ARA's Health Insurance Program
can solve these issues!*

- **AVAILABLE IN ALL 50 STATES**
- **NO CENSUS REQUIRED**
- **COMPLETE A GROUP HEALTH QUESTIONNAIRE, BUT NO PERSONAL HEALTH QUESTIONNAIRES REQUIRED**
- **PLAN IS BUILT ON COPAYS, NOT HIGH DEDUCTIBLE PLANS**
 - **MULTIPLE COPAY PLANS WITH RATES OF 20% OR LESS COMPARED TO “TRADITIONAL” HEALTH PLANS**
- **NO MINIMUM EMPLOYER CONTRIBUTION REQUIREMENT**
- **AVAILABLE TO FULL-TIME, PART-TIME, AND SEASONAL WORKERS**

**CONTACT HARDING BROOKS TO
FIND OUT MORE ABOUT THIS PLAN!**



315-214-5822