



TAKE CONTROL OF YOUR HEALTHCARE COSTS

Custom Health Plans That Save Employers Millions



cbghealthplan.com





RISING HEALTHCARE COSTS ARE CRUSHING BUSINESS GROWTH

Insurance carriers profit big while employers and employees struggle



2X

The per-person healthcare expenditure in the U.S. is 2X compared to the average cost in other developed countries.
John Hopkins

5.8%

In 2025, salaries are expected to rise by 3.3% on average, while employer-provided health insurance costs are increasing by 5.8%. To manage these rising costs, some companies may need to adjust deductibles and premiums.

wsj.com





What we do differently

CBG

-  We build custom health plans which provide predictable renewals year after year.
-  Our vanishing deductible program eliminates deductibles and coinsurance.
-  Our cost containment solutions eliminate the need for high deductibles.
-  Full tracking and transparency of data down to the penny.
-  CBG does not accept commissions. We win when you win.

OLD WAY

-  Brokers switch your insurance carrier every 2-3 years.
-  Deductibles and co-insurance is increased.
-  Using an HSA with a high deductible health plan.
-  Little to no transparency in data.
-  Brokers get paid more when your premiums increase.



Our Process



We **build custom health plans** tailored to your workforce.



We **eliminate unnecessary spending** by mitigating high-cost claims through higher quality care.



We **directly negotiate with surgeons and hospitals** and implement win-win strategies for all parties.



We **educate your employees to make smarter healthcare purchase decisions.** If they follow our guidance, their out-of-pocket costs are \$0.



Why Work with Us?



✓ Custom-built solutions

This is not a cookie-cutter plan. Want to remove or add something? We'll make it happen.



✓ Medical Cards

Employees use Medical ID cards just like the ones they have now.



✓ National Networks

We use national networks while extracting high claims for huge savings.



✓ Dedicated Support Team

Your employees have access to an advocate that will walk them through any medical need or billing question.



✓ Transparency & Control

You see where every dollar goes. Gone are the days of flying blind. With data, we'll know exactly which levers to pull for your organization.



✓ Proven Cost Savings

Our clients see an average of **20-40%** in savings with predictable, lower renewals.



Plumbing Company
Allentown, PA

Real Clients. Real Results

How We Helped Clients Save on Healthcare Costs

SAVINGS AT A GLANCE

- ✖ Previous Broker's Total Costs (3 Years): \$1,731,579
- ✓ CBG Healthplan's Actual Costs (3 Years): \$1,268,141

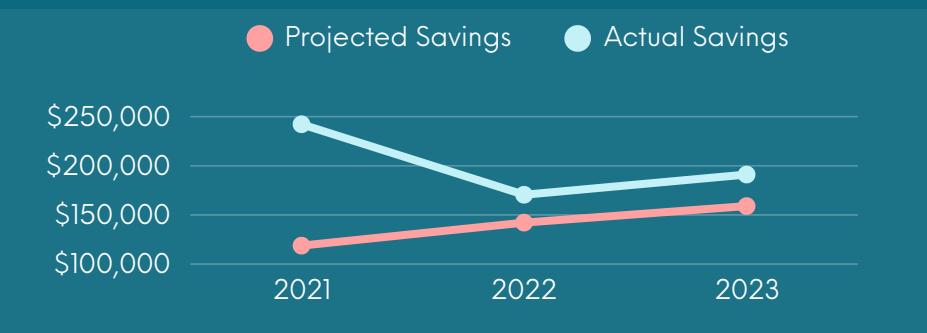
Total Savings Over 3 Years: \$463,438

Employee Size
 41

COST OF INACTION VS. CHANGE



PROJECTED VS. ACTUAL SAVINGS





Healthcare Provider
New Orleans, LA

Real Clients. Real Results

How We Helped Clients Save on Healthcare Costs

SAVINGS AT A GLANCE

- ✖ Previous Broker's Total Costs (3 Years): \$34,703,263
- ✓ CBG Healthplan's Actual Costs (3 Years): \$25,401,096

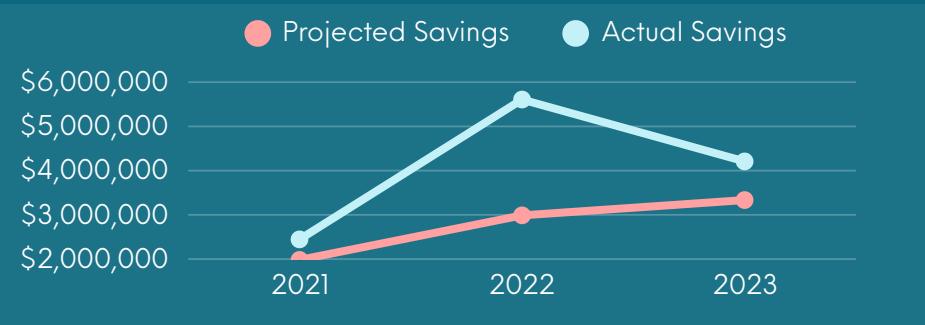
Total Savings Over 3 Years: \$9,302,167

Employee Size
 1,128

COST OF INACTION VS. CHANGE



PROJECTED VS. ACTUAL SAVINGS





Manufacturing
Gainesville, FL

Real Clients. Real Results

How We Helped Clients Save on Healthcare Costs

SAVINGS AT A GLANCE

- ✖ Previous Broker's Total Costs (3 Years): \$4,935,657
- ✓ CBG Healthplan's Actual Costs (3 Years): \$3,189,0446

Total Savings Over 3 Years: \$1,746,613

Employee Size
 162

COST OF INACTION VS. CHANGE



PROJECTED VS. ACTUAL SAVINGS



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Let's have a conversation to calculate your available savings

We'll analyze your current plan
and show you where we can
save you money while
improving benefits.



Scan the code to schedule
your appointment

