



Healthcare

Improve employee benefits

Reduce costs



Healthcare is a BIG deal

- Americans spend \$3.6 trillion per year on health expenditures
- That equals \$11,172 per person, per year
- U.S. Healthcare spending grew 4.6% in 2018
- On average, employee healthcare makes up 7.6 % of a company's annual operating budget.
- Warren Buffett described General Motors as “a health and benefits company with an auto company attached.”



Rising healthcare costs are impacting your employees

- In the past 20 years, national health spending more than doubled, and inflation-adjusted health expenditures are six times greater per person than in 1970.
- Employers are passing much of the costs to their employees. On average, companies increased premiums by 55% and increased deductibles by 212% from 2008 to 2018.
- TRS ActiveCare rates have risen about 10% annually for the past ten years. Deductibles also increased in the same period. The state contribution has stayed the same since 2003.
- Studies showed that families decreased spending on basic needs like food and clothing as their healthcare spending increased.



You have options

- You can improve employee benefits while decreasing costs
- Our staff includes **the only administrators in Texas** to successfully offer an alternative to TRS ActiveCare with a \$0 premium, \$0 deductible, and \$0 co-pay plan for all employees
- We understand what's driving the increases in healthcare prices and health insurance premiums, and we know what to do about it
- We have **experience** navigating the complex Health Insurance landscape



Information Request

For more information please send an email to
info@esc100.net

Include in the email:

- Full Name
- District or Company Name
- Phone number and email address
- Services or training you want to hear more about