

# Diversified Insurance Brokerage Services, Inc

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*Our Philosophy is Based On  
Designed Competition Between  
Carriers.*

*No other Insurance Broker puts as much emphasis on Service as Diversified Insurance Brokerage Services, Inc. Providing Employee Benefits in today's world is more challenging than ever before. New Legislation, changing lifestyles, escalating health care costs and major changes in the health care delivery system require constant monitoring and frequent updating of your employee benefit programs. We think it's a vital key to the consumer to have a well designed plan that will benefit your company now and into the future.*



## Dental Care Programs



At Diversified, we believe effective dental care starts at an early age. Your employees are insured through wellness programs to complex diagnosis procedures. Our clients are amazed at our ability to provide them with comprehensive coverage that helps them defray the cost of major dental care.



## New "21" Plan Medical Insurance Options

Benefits	Option 1	Option 2	Option 3	Option 4
Physician Office Co-pay Specialist Office Co-pay Prescription Co-pay	\$20 Co-pay \$20 Co-pay \$10/\$25/\$50/25%	\$20 Co-pay \$40 Co-pay \$10/\$25/\$50/25%	\$20 Co-pay \$40 Co-pay \$10/\$25/\$50/25%	\$10 Co-pay \$30 Co-pay \$10/\$25/\$50/25%
Benefit Allowance Deductible Co-insurance Out of Pocket Maximum	\$500 Benefit Allowance \$1500 EO \$500 in \$500 ind \$3,000 ind / \$6,000 fam	\$500 Benefit Allowance \$1000 EO \$600 in / \$2400 ind \$2,000 ind / \$6,000 fam	N/A \$500 EO \$500 in / \$2400 ind \$3,000 ind / \$6,000 fam	N/A \$250 EO \$600 in / \$2400 ind \$2,000 ind / \$6,000 fam
Emergency Room In Hospital Services Out Patient Services	Deductible + \$100 Co-pay Then Covered at 100% Deductible + \$100 Co-pay per day for 5 days, then covered at 100% Deductible + \$50 Co-pay Then covered at 100%	Deductible + \$100 Co-pay Then Covered at 100% Deductible + \$100 Co-pay per day for 5 days, then covered at 100% Deductible + \$50 Co-pay Then covered at 100%	Deductible + \$150 Co-pay Then covered at 100% Deductible + \$250 Co-pay Then covered at 100% Deductible + \$100 Co-pay Then covered at 100%	Deductible + \$100 Co-pay Then Covered at 100% Deductible + \$100 Co-pay per day for 5 days, then covered at 100% Deductible + \$50 Co-pay Then covered at 100%
Rates:				
Employee Only Employee and Spouse Employee and Children Employee + Family	\$190.32 \$475.20 \$456.74 \$742.22	\$296.45 \$576.11 \$495.45 \$855.12	\$219.56 \$546.84 \$205.87 \$856.33	\$247.69 \$819.21 \$594.43 \$955.96



## Mini Med Program

Benefits	Plan 1	Plan 4
Life Insurance/CRD	\$5,000	\$15,000
Dependent Insurance		
Spouse	\$2,500	\$2,500
Child	\$1,250	\$1,250
Adult	\$300	\$300
Hospital Indemnity	\$200 per day, 500 days lifetime maximum	\$800 per day, 500 days lifetime maximum
Intensive Care	\$400 per day, 30 day maximum	\$1,800 per day, 30 day maximum
Surgical Benefit	\$800.00 calendar year maximum	\$800.00 calendar year maximum
Substance Abuse	\$200 per day, 30 day maximum	\$800 per day, 30 day maximum
Skilled Nursing	\$100 per day, 60 day maximum	\$400 per day, 60 day maximum
Mental Health	\$100 per day, \$5,000 maximum	\$400 per day, \$5,000 maximum
Dr. Office Visits	\$40 per visit, \$300 calendar year maximum	\$75 per visit, \$400 calendar year maximum
Wellness	\$75,000/\$100,00 Family	\$75,000/\$100,00 Family
Outpatient Diag, X-Ray & Lab	\$60 per visit, \$300 calendar year maximum	\$60 per visit, \$300 calendar year maximum
Accident Benefit	\$200/occurrence - no annual maximum	\$1,200/occurrence - no annual maximum
Chiropractor Select Rx Program	\$10 and \$20 co-pay on preferred generics, \$20 co-pay on preferred brand names, accounts average 10% or non-preferred.	\$10 and \$20 co-pay on preferred generics, \$20 co-pay on preferred brand names, accounts average 10% or non-preferred.
Monthly Rates (Non Voluntary)		
Employee Only	\$68.58	\$100.78
Employee + 1	\$125.83	\$186.51
Employee + Family	\$167.73	\$246.77



## Vision Care Programs

Like our dental care programs, we believe that a good plan addresses every age group from small children to senior citizens. As people age, Diversified has programs that take advantage of New Age technology available today.

### Dental Plan

Fully Insured Major Carrier  
Option for implants  
\$2500 max a year  
No waiting

Employer or Voluntary Paid.

### National Vision Insured Programs

\$10 Eye Exam  
\$10 glasses  
\$150 allowance

Contacts, Glasses, Frames, Lasik, etc.

Teen substance abuse programs  
Independent counseling for Alcoholism  
and other Family Issues

Employee Assistance Programs

Short Term Disability  
or  
Long Term Disability

Diversified has been successful for 35 years by Focusing on Service Service Service.  
Fully Insured or ASO + Plans

On staff for Business Planning:

Walter Wilson, Tax Attorney  
Gene Brehm, CPA  
Ray Wicker, CLU Estate Planner

## MERP 105-C Over Under Deductible Funding Employer Employee Participation

Example 1

Employee  
pays the 1st  
\$500 of the  
deductible

XYZ Company MERP  
account will pay the  
next \$1,000 of the  
deductible

Example 2

Annual Deductible  
\$1,500.00  
-\$500.00, eo  
\$1,000.00 net  
\$1,000.00 paid by MERP

National Average usage 7.8%

Over under funding will lower health premiums cost 21% or more. You control the funding.

January thru December Sample Spreadsheet

Employee Name	SSN	Cov. Type	January	January	January	December	December	December	Total Accumulated
			EMPLOYER	EMPVol	DEPVOL	EMPLOYER	EMPVol	DEPVOL	
Employee 1		EO	\$41.67	?	?	\$41.67	?	?	\$500.00
Employee 2		EO	\$41.67			\$41.67			\$500.00
Employee 3		EO	\$41.67			\$41.67			\$500.00
Employee 4		EO	\$41.67			\$41.67			\$500.00
Employee 5		EO	\$41.67			\$41.67			\$500.00
Employee 6		EO	\$41.67			\$41.67			\$500.00
Employee 7		EO	\$41.67			\$41.67			\$500.00
Employee 8		EO	\$41.67			\$41.67			\$500.00
Employee 9		EO	\$41.67			\$41.67			\$500.00
Employee 10		EO	\$41.67			\$41.67			\$500.00
<b>Total</b>			\$416.70			\$416.70			\$5,000.00

Option 1000/12 = 83.33 or Option 1600/12 = 133 per eo

If you assist your employees with over under funding and where does the "money come from"? The idea is to raise the deductible in order to lower premiums. The money saved with high deductible low premium plans versus low deductible high premium plans is used to fund some of the out of pocket expenses for your employees. Who keeps the money? The employer! Who keeps track of the over under funding of deductibles and the paying out of the employer contribution to employee out of pocket? Diversified will implement and monitor the MERP funding out of pocket payments.

Cafeteria Plans, HRA, HSA, Cobra, MERP, and Employee Assistance Programs

Notes: Email: Your Comments: \_\_\_\_\_

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