



A unique service for your fully-insured and level-funded employers

The EBS Bridge Program™ is an employer funded health plan that pays secondary to a high deductible Group Health policy, providing the employer many advantages irrespective of the carrier used.

 **EMPLOYEE BENEFIT SERVICES, INC.**

Visit us at www.ebsincms.com Or contact Alasdair Roe at (601) 383 1219 or aroe@ebsincms.com

Employer savings are calculated and guaranteed up front

Additionally, future savings are captured in the employer owned custodial account, money that would otherwise be paid to the carrier

Free physician access 24 hours a day, 7 days a week with \$0 co-pay

No downside financial risk to the employer

The Program honors assignment of benefits, the medical provider files the secondary claim directly to EBS for payment - keeping Employees out of the payment process

The Program does NOT have exclusions, following the Group Health policy without exception - Employees enjoy access to the broadest Provider networks

Tried and tested by hundreds of employers creating millions of dollars of accumulated savings in the EBS Bridge Program™ - Employees see the same high-value health care at lower cost in a plan with richer benefits

Flexible design including options to align value-based benefit design with financial incentives down to \$0 co-payment - Your Client's health plan is transformed into an asset to build Employee satisfaction, retention and well-being