GROUP HEALTH INSURANCE HAS CHANGED

If your company has been renewing the same fully insured plan year after year, there may be better options available in the Houston market.

15–50%
POTENTIAL MONTHLY SAVINGS

We have helped clients reduce group health insurance costs through newer funding strategies, smarter plan design, and better implementation support.

WHAT IS DIFFERENT NOW?

01

LEVEL-FUNDED PLANS

A middle-ground option with lower fixed monthly costs, clearer reporting, and possible savings when claims run well.

02

REFERENCE-BASED PRICING

A cost-containment strategy that can reduce what the plan pays for certain services while giving members advocacy and education.

03

A MORE PROACTIVE BROKER MODEL

Better results usually come from strategy, employee education, benefits administration, carrier coordination, and HR/payroll guidance.

A RENEWAL SHOULD NOT BE AN AUTOPILOT EXERCISE.

Too often, employers receive a renewal with little strategy behind it. The result can be missed savings, confused employees, disconnected systems, and avoidable administrative work.

Our approach is hands-on. We review the market, compare alternatives, support employee education, and connect the benefits, HR, payroll, and carrier pieces that affect day-to-day plan performance.

BEFORE YOUR NEXT RENEWAL, ASK:

01 Have we compared fully insured, level-funded, and cost-containment options?

02 Are employees getting clear guidance to use the plan and avoid unnecessary costs?

03 Are benefits, payroll, HR, and carrier systems working together smoothly?

04 Is our broker driving strategy, or just forwarding renewal paperwork?

A BRIEF REVIEW CAN TELL YOU WHETHER YOUR PLAN IS LEAVING MONEY ON THE TABLE.

SCAN FOR THE FULL FLYER

281-493-6862 · information@hipson.com

2000 S Dairy Ashford Ste 360, Houston, TX 77077

THE HIPSON BENEFITS SERVICE MODEL

The right plan is only the start. Employers need a benefits partner who can help implement, communicate, administer, and service the plan all year.

HANDS-ON SUPPORT

Hipson helps employers move beyond quote-and-renewal service with practical guidance across benefits administration, payroll coordination, employee education, carrier connectivity, and ongoing plan service.

WHERE WE HELP YOUR TEAM

01

BENEFITS ADMINISTRATION SYSTEMS

Experience with major benefit administration platforms and enrollment workflows, including HR & P, ADP, iSolved, Paycor, Insperity, Employee Navigator, UKG and more.

02

PAYROLL AND HR GUIDANCE

Practical help with payroll deductions, eligibility rules, waiting periods, contribution strategy, HR handoffs, and carrier/payroll coordination.

03

EDUCATION AND ENROLLMENT

Clear communication for new hires, paperless open enrollment, and ongoing support so employees understand plan options, coverage, and cost-saving opportunities.

04

SERVICE WORK HANDLED YEAR-ROUND

Day-to-day support for adds, terms, employee changes, dependent updates, billing questions, ID cards, claims escalation, evidence follow-up, and carrier service requests.

05

RENEWAL STRATEGY AND IMPLEMENTATION

Market review, plan design comparison, renewal negotiation, funding strategy discussion, contribution modeling, enrollment rollout, and post-renewal cleanup.

REDUCE COSTS. SUPPORT EMPLOYEES. IMPROVE HR WORKFLOWS.

SCAN FOR THE FULL FLYER

THE HIPSON 401(K) PLANNING PROCESS

Hipson helps businesses set up, manage, and improve retirement plans with a proactive service model built around four core pillars: plan design, investment and fee analysis, service, and compliance.

OUR FOUR CORE PILLARS

01

PLAN DESIGN

- Safe Harbor / QACA
- New Comparability / Age-Weighted Testing
- Cash Balance Plans
- Non-qualified Deferred Compensation

02

INVESTMENT / FEE ANALYSIS

- Manageable and repeatable process
- Investment Committee / Investment Policy Statement
- Annual Investment Review / Target Date Analysis
- Annual Fee Review / Benchmarking

03

SERVICE

- Retirement Readiness
- Employee Communication
- Technology
- Participant support and education

04

COMPLIANCE

- Fiduciary Responsibilities
- Annual Fiduciary Checklist
- 3(21) / 3(38) / 3(16)
- Ongoing process documentation

REDUCE RISK. SIMPLIFY PLAN MANAGEMENT. IMPROVE RETIREMENT READINESS.

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