

For Clients that want more than an HRA can offer

BDG's ADF Plan is an innovative tool that allows Employers to customize a fully-insured health plan using BDG's unique administration. Employers can drastically reduce insurance premium while putting in place a powerful administrative program to shape the plan to the Employer's needs.

ADF Plan Features

- Optional Stop-Loss Insurance available
- ERISA Plan Document provided
- Plan SBC's provided
- COBRA Administration available
- PCORF Accounting for ease of reporting
- Providers can be paid directly with assignment of benefits
- Check Registers sent to client
- 5500 Information for Employers when needed

ADF Flexibility

- Ultimate in Plan Flexibility – Design deductibles & co-insurance to fit your needs
- Can be used with HSA's
- Multi-Option Plans
- Various Funding Options
- Owners can participate

How The ADF Plan Works

- 1) An Employer increases the deductible purchased from the insurance company.
- 2) The Employee deductible, however, is set to Employer's preference. The ADF Plan Document structures the plan to the Employer's specifications (many times to what the plan currently is)
- 3) The Employer funds the difference in accordance with the plan document

The ADF Plan is administered by BDG, making it flexible for Employers and easy for Employees

Optional Stop-Loss Insurance

The optional Stop-Loss coverage will cap Employee liability. In many cases, an Employer's maximum liability is LESS than the price of their current plan, allowing for guaranteed savings.

The ADF Stop-Loss feature enables Employers to buy higher deductible plans – thus saving more insurance premium. The Employer, however, does NOT take on more liability because the stop-loss insurance caps it.