

# THE SARC BENEFITS PLAN

## Why Join SARC's Group Plan?



### **Strong negotiation position in rate renewals**

Due to larger group size, reliable experience history, as well as being professionally managed with a benefits consultant



### **Economies of scale of insurer expenses**

The larger a group size, the lower the expenses required by the insurer to administer the benefits program, which means less premium is used to cover administrative expenses – SARC does not receive any compensation as part of these administrative expenses



### **Better coverage levels**

Coverage like Basic Life and LTD are eligible for higher maximums, since the risk can be spread over more people



### **Sharing risk saves money**

Larger groups have access to more options and can share the risk, which results in lower costs

## Questions?

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