



“5 Techniques We Use to Lower Your Employee Benefit Cost”

Compliments of Insurance Solutions NW, Inc.

“Put our expertise and experience to work on solving your insurance needs!”



Karen Kane

Phone: (503) 789-7217

Fax: (503) 255-2247

“Put our expertise and nearly 20 years of experience to work on solving your insurance needs!”

Full Service Solutions including:
Employee Benefits
Life, Disability,
Long Term Care,
401K and Legal Plans

Carriers:

We represent over fifty different insurance carriers and in our years of experience we've identified that different companies are cost competitive at different times. Costs can vary by year, so it's important to review your needs and compare. As an independent agent we work for you—not a specific insurance carrier.

Customized Benefit Design:

By re-aligning deductibles and co-pay features you can decrease your rates. We can help you define what you and your employees want and need, uncover areas where you can save, and find the best plan for you.

Consider Changing Your Provider Network:

Evaluating your provider network and, if possible, adopting a cost saving network can save money. Most insurance carriers have multiple provider networks, including one for cost savings. We can help you even if you have a few people who want their specific doctor and a bulk of people who don't have a preference. Let us look at your specific situation and see what we can do.

Voluntary Benefit Options:

As an employer you can lower your overall insurance costs by offering employees options. Employee needs vary and offering voluntary benefit options can provide a solution to those needs. This also provides an overall savings to the employer. Insurance Solutions NW, Inc. has a wide range of these types of products.

Family Alternative Coverage:

For employees who can't afford to cover their families it sometimes makes sense to offer them individual plans. It provides peace of mind that the family is covered and reduces the cost of insurance to the employer. We can help you determine which plan would best meet those needs.

**Insurance
Solutions
NW, Inc.**

1515 NE 112th Ave #202
Portland, OR 97220

PH: (503) 789-7217

FAX: (503) 255-2247