

## We are excited to offer an innovative solution in employee benefits specifically created for Florida Charter School Alliance partners.

Most charter schools are still at the whim of their insurance carrier when renewal time rolls around each year. With the national average of annual renewals hovering around 8%, the harsh reality for many charter schools is an increase of 10-20% year over year. Under traditional plans, there is no way to evaluate plan usage throughout the year. And under many non-traditional plans, the risk of additional unknown costs is shouldered with the hope of future savings. Neither of these options are feasible considering our charter school's tight budgets!

Stop relying on the same strategy year over year with your employee benefits plan and expecting a new result. Lanier Upshaw is your trusted FCSA partner.

That is why Lanier Upshaw and FCSA have partnered together to create these unique solutions. Our plans are designed to provide transparency. This transparency allows Lanier Upshaw to partner with your school in creating cost containment strategies. Once in place, not only can you contain annual renewal costs, your school will receive a return of all unused claims dollars. All of this with no risk of unexpected out of pocket costs throughout the year.

### How is our process different?

#### STEP 1

Lanier Upshaw's FCSA plans provide full transparency of utilization.

#### STEP 2

Quarterly reviews allow us to create unique cost containment strategies.

#### STEP 3

These strategies drive appropriate usage of the plan's design and network.

#### STEP 4

As strategies affect usage, savings are accumulated within the plan.

#### STEP 5

All unused claims dollars are returned to each charter school individually.

#### STEP 6

When plans are utilized properly, annual renewals are minimized.

#### IN SUMMARY:

- Knowledge drives proper plan usage.
- Proper usage leads to less spent on claims.
- All claims dollar savings belong to your school.
- Future renewals are minimized.

To take the next step, go to [www.LanierUpshaw.com/FCSABenefits](http://www.LanierUpshaw.com/FCSABenefits) to complete a short questionnaire and schedule a conversation with Florida Charter School Alliance partner, Lanier Upshaw.

#### LEARN MORE BY CONTACTING:

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